

By Mr. KNAPP: Petition of Leyden Grange, No. 562, of New York, favoring parcels-post and savings banks laws—to the Committee on the Post-Office and Post-Roads.

By Mr. LOUD: Papers to accompany bills for relief of John Winton, Martin Lacy, Stuart Gorton, John H. Robinson, Albyn L. Bellinger, and Henry M. Smith—to the Committee on Invalid Pensions.

By Mr. McKINNEY: Petition of Tri-City Labor Congress, of Rock Island and Moline, Ill., and Davenport, Iowa, in mass meeting, against sentence of Gompers, Mitchell, and Morrison by Judge Wright—to the Committee on the Judiciary.

By Mr. NEEDHAM: Petition favoring an exclusion law against all Asiatics save merchants, students, and travelers—to the Committee on Foreign Affairs.

Also, petition of the Central Labor Union, protesting against the sentence of Gompers, Mitchell, and Morrison by Judge Wright—to the Committee on the Judiciary.

Also, petition of Pajaro Valley Board of Trade, favoring appropriation of \$500,000,000 for improvement of rivers and harbors—to the Committee on Rivers and Harbors.

Also, petition of F. E. Taylor and others, favoring establishment of postal savings banks and a parcels post—to the Committee on the Post-Office and Post-Roads.

By Mr. NORRIS: Petition of Commercial Club of Norfolk, Nebr., for increased compensation for railway mail clerks—to the Committee on the Post-Office and Post-Roads.

Also, petition of citizens of Blue Hill and Cowles, Nebr., against a parcels-post system and postal savings banks—to the Committee on the Post-Office and Post-Roads.

Also, petition of California and Nevada Grand Army of the Republic, favoring H. R. 13846, amending the age pension act—to the Committee on Invalid Pensions.

By Mr. OLMSTED: Petition of E. H. Molly, of Lebanon, Pa., urging appointment of a commission of army and navy men to investigate the claim of Theodore R. Timby to the invention of the revolving turret used on monitors and other turret ships—to the Committee on Naval Affairs.

By Mr. PRAY: Petition of Local Union No. 1070, United Mine Workers of America, of Gebo, Mont., for legislation to secure investigation of the Treadwell Mining Company in Alaska—to the Committee on Mines and Mining.

By Mr. RANSDELL of Louisiana: Paper to accompany bill for relief of Mrs. Annie Davis Smith—to the Committee on Invalid Pensions.

By Mr. REYNOLDS: Paper to accompany bill for relief of Robert Dignan—to the Committee on Invalid Pensions.

Also, petition of James L. Noble Post, American Veterans of Foreign Service, of Altoona, Pa., favoring the granting of a medal to each retired veteran of foreign service—to the Committee on Military Affairs.

By Mr. ROBINSON: Paper to accompany bill for relief of the heirs of R. A. Crutcher—to the Committee on War Claims.

By Mr. SLEMP: Papers to accompany bill granting an increase of pension to J. I. Cochran—to the Committee on Invalid Pensions.

Also, paper to accompany bill for relief of John I. Cockran—to the Committee on Invalid Pensions.

By Mr. SPERRY: Resolution of Higganum Grange, No. 129, of Higganum, Conn., favoring parcels post and postal savings banks—to the Committee on the Post-Office and Post-Roads.

By Mr. SWASEY: Petition of sundry citizens of Greene, Me., for passage of parcels-post and postal savings banks laws—to the Committee on the Post-Office and Post-Roads.

By Mr. THOMAS of Ohio: Petition of Ravenna Grange, No. 32, Patrons of Husbandry, for parcels post on rural free-delivery routes and for postal savings banks—to the Committee on the Post-Office and Post-Roads.

Also, petition of citizens of Ravenna, Ohio, against passage of Senate bill 3940 (Johnston Sunday law)—to the Committee on the District of Columbia.

By Mr. VREELAND: Petition of Sinclairville Grange, No. 401, Patrons of Husbandry, residents of Cattaraugus County, N. Y., for postal savings banks and parcels-post laws—to the Committee on the Post-Office and Post-Roads.

By Mr. WANGER: Petition of Stephen Betts and 17 other citizens of Newton, Bucks County, Pa., and vicinity, for a system of parcels post on rural free-delivery routes—to the Committee on the Post-Office and Post-Roads.

Also, petition of John Lucas & Co., of Philadelphia, Pa., asking increase in salary of United States judges—to the Committee on the Judiciary.

Also, petition of Stephen Betts and 17 other citizens of Newton, Bucks County, Pa., and vicinity, for a system of parcels-

post delivery on rural free-delivery routes and postal savings banks law—to the Committee on the Post-Office and Post-Roads.

Also, petition of John Lucas & Co., favoring H. R. 22279, increasing judges' salaries—to the Committee on the Judiciary.

By Mr. WATKINS: Paper to accompany bill for relief of Alexis F. Bareyve—to the Committee on War Claims.

Also, papers to accompany bill for the relief of Alexis Bareyve, of Natchitoches Parish, La., for reference of his claim to Court of Claims—to the Committee on War Claims.

By Mr. YOUNG: Petition of citizens of twelfth district of Michigan, favoring parcels-post system and postal savings banks—to the Committee on the Post-Office and Post-Roads.

SENATE.

SATURDAY, January 16, 1909.

The Senate met at 1.30 o'clock p. m.

The Chaplain, Rev. Edward E. Hale, offered the following prayer:

The everlasting God, the Lord, Creator of the ends of the earth, fainteth not neither is weary; there is no searching of His understanding. He giveth power to the faint, and to him that hath no might He giveth strength.

Even the youth shall faint and be weary, and the old men shall utterly fail. But they that wait upon the Lord shall renew their strength. They shall mount on wings as eagles; they shall run and not be weary; they shall walk and not faint.

Let us pray.

Father of life, we thank Thee that in the memories of death and of sickness we learn the lesson of life; that we live and move and have our being in our God. And here to-day, as we meet to go back upon the history of the past and to know how Thy children have served Thee in the days that have gone by, we ask Thee for this whole Nation to quicken the memory of the history of these centuries; how this Nation has relied upon her children and found them in their places; how men, and women, and boys, and girls have served their country, have lived to Thy glory, and have died without fear. Not in vain for us that Thou art renewing the knowledge of Thy Gospel every day and every year of our lives.

Show us, Father, how we can live in the Spirit, how we can walk in the Spirit, if we enter into the service of God, which is the service of mankind. We ask it in Christ Jesus.

Our Father Who art in Heaven, hallowed be Thy name. Thy kingdom come, Thy will be done on earth as it is in Heaven. Give us this day our daily bread, and forgive us our trespasses as we forgive those who trespass against us. And lead us not into temptation, but deliver us from evil, for Thine is the kingdom, and the power, and the glory, for ever and ever. Amen.

The Secretary proceeded to read the Journal of yesterday's proceedings, when, on request of Mr. SCOTT, and by unanimous consent, the further reading was dispensed with.

The VICE-PRESIDENT. The Journal stands approved.

MEMORIAL ADDRESSES ON THE LATE SENATOR WHYTE.

Mr. RAYNER. Mr. President, I offer the resolutions which I send to the desk.

The VICE-PRESIDENT. The Senator from Maryland submits resolutions, which will be read by the Secretary.

The Secretary read the resolutions, as follows:

Resolved, That it is with deep regret and profound sorrow that the Senate has heard the announcement of the death of Hon. WILLIAM PINKNEY WHYTE, late a Senator from the State of Maryland.

Resolved, That as a mark of respect to the memory of the deceased the business of the Senate be now suspended to enable his associates to pay fitting tribute to his high character and distinguished services.

Resolved, That the Secretary transmit to the family of the deceased a copy of these resolutions, with the action of the Senate thereon.

Resolved, That the Secretary communicate these resolutions to the House of Representatives.

The resolutions were considered by unanimous consent and unanimously agreed to.

Mr. SMITH of Maryland. Mr. President, the stoutest courage and the most gifted tongue might well be overwhelmed on this occasion by the impossibility of doing justice to the character and memory of WILLIAM PINKNEY WHYTE, who was lately a member of this body, taking an active part in its deliberations, buoyantly supporting, as he did, the weight of great cares and many years, bearing the respect and veneration of all, the tender love of many friends, shortly before his death decorated by a grateful constituency with the badge of their confidence en-

graved by their votes so deep upon the tablets of history as to far outlive his life, crowned with honors such as few can boast, fearing none but God.

But in the judgment of those, who, like myself, enjoyed the privilege of knowing WILLIAM PINKNEY WHYTE, the best tribute to his memory is an unembellished narrative, which faithfully describes his rare qualities of character and intellect, simply portraying him as he was, for his own works speak more eloquently for him than any words of ours can do.

To tell in detail the history of Senator WHYTE's professional career is to write the history of a large part of the more important litigation in Maryland for over sixty years. He was a lawyer by heredity, nature, and training. He was the grandson of the great lawyer and statesman, William Pinkney, and worthily sustained his grandfather's reputation, as the Maryland reports, the reports of the United States Supreme Court, and the political history of Maryland and of the Nation for the last sixty years abundantly show.

Senator WHYTE was born in Baltimore, August 9, 1824. He was of distinguished ancestry on both sides; and while his parents during his early life were by no means rich, they were nevertheless able to give him good educational advantages, including a course at the Harvard Law School. This, with a preceding period spent in study under the tutelage of Brown & Brune, at that time perhaps the leading lawyers of Baltimore, and a subsequent period spent in the office of Judge John Glenn, amply fitted him to hold the commanding position among men of his profession, which was easily his for two generations.

While his youth was free alike from the enervating effect of wealth and from the struggle with adverse conditions, such as often make strong men stronger and crush the weak, his was a rugged, ambitious, and assertive nature, which would easily have survived either extreme, and needed no tempering to make it pure and strong.

The worthy and the good in his cultured and intellectual ancestors were perpetuated in him, so that to a remarkably strong and vigorous physique was added a virile, active mind, mature in its development and sure in its conclusions.

After having worked two years in the office of Peabody, Riggs & Co. as a clerk, and having studied law, we find him in 1847, at the age of 23, for more than a year a member of the bar and also a member of the Maryland legislature, as well as happily married to his first wife, who was the daughter of Levi Hollingsworth, a prominent merchant of Baltimore.

Thus almost simultaneously he began his professional and political career, both crowned with success and honors never before equaled by any son of his native State, and also his domestic life, which was blessed with happiness unshaken and unbroken until he was bowed by the weight of a great domestic sorrow during the year 1880, in the death of Mrs. Whyte.

No other Marylander ever lived a life so filled to the brim with public honors as was his, or perhaps gained a higher place in the esteem of his fellow-citizens.

His unique public service began, as I have said, in 1847-48, as a delegate from Baltimore to the Maryland legislature.

Six years later he was elected to the office of comptroller of the state treasury, where, a youth almost that he was, he made a distinct impression, lasting to this day, because of the marked ability shown by him in reorganizing and simplifying the book-keeping and financial system of the State.

In 1851 he was nominated by the Democrats for Congress, but was defeated by the Whig candidate, T. Yates Walsh, by a small plurality.

In 1857 he was again nominated for Congress, having refused to accept a renomination for state comptroller, and this time was defeated by the Know-nothing candidate. Senator WHYTE contested the election, and after a wearisome delay and a bitter fight, the House of Representatives, by a vote of 106 to 97, rejected the report of the Elections Committee declaring the seat held by his opponent to be vacant.

In 1868 he was a delegate to the national convention which nominated Horatio Seymour and Francis P. Blair for President and Vice-President of the United States.

In 1871 he was elected governor of Maryland for a term of four years, and was made mayor of Baltimore without organized opposition in 1881.

Without solicitation on his part he was nominated and later elected by the Democrats as attorney-general of Maryland in 1887, and thereafter was again called upon to serve his city as chairman of the important commission appointed to revise and redraft the charter of Baltimore.

While it would thus seem he had spent his full share of time and energy in the public service, he was not permitted to rest

or to devote himself to his practice so that he might accumulate some financial resources for his later years, for in 1900 he was again called upon to serve the public, and this time as city solicitor of Baltimore.

He was at three different periods a Member of this body. In 1868 he was appointed by Governor Swann to fill out the unexpired term of Reverdy Johnson, who had resigned his seat to accept the appointment from President Johnson as minister to the Court of St. James.

In 1875, having been elected by the Maryland general assembly, he again took his seat in this Chamber; and thirty-one years later—in 1906—he reentered these doors, by appointment of the governor of Maryland for the interval until the legislature met, as the successor of the late Senator Arthur Pue Gorman, to end his days a Member of this body.

At the primary election next ensuing his appointment as Senator, for the selection by the Democratic party of its candidates for United States Senators, there being two positions to fill from Maryland, factional discord, the selfish aspirations of others, and even diversity of opinion in party councils disappeared, like frost in the sunshine, before the heat of the popular approval of his candidacy by the people throughout Maryland.

As a result, he was nominated for the term ending the 4th of next March by direct vote of his party at the first primary election ever held in Maryland for such a purpose, not only without opposition, but with a spirit of enthusiasm which was a fitting tribute to the service and character of any man, however exalted, and which must have brought fresh warmth to his aged heart, so soon to feel the chill of death, and fresh pride to his great mind, so soon to realize the glories of his Lord.

Senator WHYTE first entered this Chamber while the minds of its Members were still inflamed by the recent impeachment proceedings of President Johnson and when our nation was sore and bleeding after the strife of four years' civil war. At that time he stood with Thomas A. Hendricks and the Democratic minority in support of the President, who had incurred the bitter animosity of Sumner, Conkling, Edmunds, Morton, and the giant leaders of the majority of that day.

But even during his first short service in the Senate he did not shrink from any encounter when he heard the call of duty, no matter how powerful his antagonists or how heavy the odds against him.

A single incident, perhaps long since lost to sight and public memory in the high tide of stirring events of a trying period, will serve to prove the worth of his moral courage and effective argument.

He entered here to find the conflict between Andrew Johnson and the radical Republican majority of this body at its fiercest extreme. Any expression of sympathy for the President was sufficient to blast its author's influence and becloud his subsequent service with angry suspicion and open resentment. The nation was scarcely more than two hostile camps, one overwhelmed, torn, and disarmed, it is true, and the other dominant, compact, victorious. Magnanimity, generosity, confidence, even justice, were well nigh obsolete national virtues, for men's passions ran high, and for a time ran riot with their finer feelings and wiser statesmanship. In the Senate the majority, powerful in numbers, in leadership, and in intellectual capacity, completely controlled the situation, and the handful of Senators composing the minority, able men that they were, could protest, and only protest, and submit.

It was at this stage that President Johnson in December, 1868, submitted his message to the Senate; and before the opening sentences had been read Senator Conness, of California, who within the last week has died, moved to dispense with the further reading of the message, at the same time declaring it in all respects to be an offensive document, and that time could be better employed than in hearing it read.

Scarcely had Senator Conness taken his seat when Senator Whyte arose to defend the President in discharging a public duty in obedience to the Constitution in submitting what he, in the performance of that duty, deemed a proper communication to a coordinate branch of the Government, and that the President was entitled to the Senate's attention and respect.

I trust—

He said—

that for the sake of maintaining that respectful attention which the country demands on the part of the legislative branch of this Government the message of the President may be read in the hearing of the Senate. He is called upon to discharge a great public duty, and in pursuance of the demands made upon him by the Constitution of the United States he seeks to give information to the Senate and House of Representatives of the state of the country. He may use language strong in its character, as Senators often in the discussion of subjects before the Senate may do. He may use language that may be irri-

tating. But, nevertheless, he occupies the high and exalted position of President of the United States. He is communicating in the discharge of his duty that which he conceives ought to be communicated to this, a coordinate branch of the Government, and I trust that at this, the beginning of a new session, or a continued session of Congress, we may have a cordiality in sentiment, or at least a respectful attention to the views and sentiments of those who may differ with regard to the manner in which the Government shall be conducted. I trust, sir, that the motion made by the Senator from California may not prevail.

And the motion did not prevail, for in spite of their early opposition some of the master minds of the majority, notably, Senator Edmunds and Senator Sumner, yielded to the force of Senator WHYTE's position. Though I know of no contemporaneous account of the incident, we may be sure that young though he was, both in years and in point of service as a Member of the Senate, that he defended his position with the same intellectual force, the same hardy, confident courage, the same all-compelling personal attraction which marked all his public utterances.

During his second service as a Member of this body, beginning in 1875, he quite fulfilled the promise of his youth and the hopes of his friends for a useful and distinguished career, as I have no doubt the senior Senator from Colorado, the only Member of this body who served with Senator WHYTE at that period, easily recalls.

His eloquence, his energy, his personal magnetism and transparent honesty carried him far toward leadership on this floor.

His knowledge of the country's needs, his broad, dispassionate view of public questions, his wise conservatism, and his rare legal attainments did much for the Nation, and established his claim to rank among the great men of our times.

Senator WHYTE's career as a lawyer may best be appreciated and best expressed by my colleague. His utterances as a Member of the Senate, his discussion of the currency question, his fight against the Electoral Commission, his service as a member of the committee of Congress to prepare the act establishing substantially the present form of government of the District of Columbia, his fight against ship subsidies, and many others, as well as his speech delivered here last February, forty years after he first addressed the Senate, are all matters of permanent official record, accessible alike to all. There is no need to speak of them.

But for the benefit of those present whose acquaintance with Senator WHYTE was limited to his last short service here, and for those who will come after us, I wish I could frame some worthy description of those personal, human characteristics of his—qualities which require the genius of a Lord Macaulay to portray, so vivid and so rare were they as developed in him by nature, by discipline, and by his faith in religion. However, I must perforce leave them unperpetuated by any lasting or worthy memorial, to finally fade and fall with the decaying memories of those who knew him.

Then, too, I owe him so much for his unvarying personal and political friendship that should I speak of him as I feel he deserves I fear perhaps some may think that my true and sincere esteem for him and for his memory may seem false in this, that any spoken praise of him by me finds inspiration in my own flattered vanity rather than in his worth.

No one who knows the people of Maryland, however, can doubt that my feeling for him was shared by a large majority of the people of his State, and the reason for his well-nigh universal popularity and respect in his own State is not hard to find.

It was impossible for anyone to resist the charm of his old-fashioned manners, recognizing in their exquisite taste and beaming kindness no distinction of social caste or of age. Caring little for money himself, he loved no man the less who was without it. Even his quaint law offices on the first floor of a very old brick house, once the home of the late Chief Justice Taney, and which he had occupied continuously for over half a century, seemed to link him to a fast-disappearing type of the picturesque past. There, with fine scorn for modern office furniture and conveniences, he laboriously wrote his letters, prepared his legal papers, and his many public speeches with his own pen.

Work had no terror for him, and at the time of his death he had many cases pending; and even on the day of his death he did not rest, but inquired for his mail and for news from the Senate, so that it may be said that he literally almost died at his work.

Like all strong men, he made some bitter enemies; and like all men, who are neither more nor less than human, he cherished a few implacable antagonisms.

Those who have seen something of the malicious and loose

statements made in the heat of political campaigns can well appreciate the force of the testimonial to his lofty character and almost perfect domestic life inadvertently furnished by one of his most bitter and ingenious political enemies, one who boasted consummate skill in the use of invective.

This gentleman was urged by his associates to make a public attack on Senator WHYTE, and he in desperation of success said:

Attack him! What can I say about him? He is a model citizen, a model father, a model son, and a model husband, and he hasn't a bad habit in the world.

It was as a political speaker that Senator WHYTE was best known and best appreciated by his own people, and where, so it seemed to me, he was most in his element. He never failed to attract an audience limited in size only by the capacity of the hall.

As a rule he spoke without notes, and when warmed up to his subject none could surpass him in dramatic effect. His tall, erect frame was all animation then, and seemed possessed with an energy which apparently defied fatigue. His voice was strong and full as he would hurl forth a veritable torrent of vigorous argument, interspersed with occasional touches of broad humor which, as handled by him, in no way seemed to detract from the dignity and earnestness of his address.

His logic and power must have carried consternation to the hearts of his opponents as he usually carried conviction to the minds of his hearers, for surely I have never seen a combination of great physical strength and mental capacity more symmetrical in development or more harmoniously proportioned.

And all his powers seemed to grow and gather force as he spoke, so that he simply dominated his audiences, and none could hear him out and doubt his power or his sincerity or the fact that in that great heart of his there was no hiding place for fear.

Until within a few days of his death, Senator WHYTE did not not seem to feel at all the weight of his 83 years. Then he would speak lightly of that which evidently bore heavily upon his mind, as he marked his increasing loss of weight. Then he would jocosely apologize for taking a little extra care of himself, as he explained, because "he was getting to be an old man."

But still his indomitable spirit sustained unimpaired the effect of his slowly progressive physical weakness and drove him on to a point beyond his strength to bear, until he might have truly said of himself, in reviewing his long life with its ceaseless activity in the light of his ambition to triumph over his physical ills:

Much have I seen and known; cities of men
And manners, climates, councils, governments;
Myself not least, but honour'd of them all.

Tho' much is taken, much abides; and tho'
We are not now that strength which in old days
Moved earth and heaven; that which we are, we are;
One equal temper of heroic hearts,
Made weak by time and fate, but strong in will
To strive, to seek, to find, and not to yield.

He showed no signs of actual illness until Friday, the 13th day of last March, when he left this Chamber for his home in Baltimore, a stricken man. His trouble was diagnosed as erysipelas. The disease did not assume an especially virulent form until late the following Tuesday afternoon, when he rapidly grew worse. Then, surrounded by his children, grandchildren, and stepchildren—children of his second wife, who predeceased him—conscious almost to the last, manifesting to the end a gentle consideration for others, he closed the wonderful earthly career which had earned for him that title which he loved best, "The Grand Old Man of Maryland," and passed quietly away, serene in his confident faith in the life everlasting.

Mr. RAYNER. Mr. President, we are here to-day to pay the last tribute to the memory of our departed colleague, the Hon. WILLIAM PINKNEY WHYTE, Senator from Maryland.

The word "honorable" has had a varied signification in the political nomenclature of this country. It often has no meaning, and is frequently attached to names that have very little claim to its title. In his case it has a double signification. His life was full of honors, conferred upon him by the people of his State, and as he bore them successively his public and private career was as honorable in all of its acts and deeds as that of any man who ever served his people in the history of this country.

Senator WHYTE was a remarkable man in point of character and ability, and certainly not in my day has our State ever produced anyone who had so firm a hold upon popular confi-

dence and affection as he did. In fact, looking over the history of Maryland, I can safely say, taking his record as a unit—at the bar and in the various professional employments that he filled and the high places that he honored and in the universal esteem that he was held by our people for over half a century—I know of no one who occupied a higher or more distinguished position than he did in the annals of our State.

Coming from a distinguished ancestry, of which fact he was never known to boast and never even to allude to, the representative of an illustrious and honored lineage that was the pride of Maryland in its earlier days and that will continue to reflect glory upon her in all the years to come, it might be supposed that such a descent and such an environment became his easy passports to favor when he entered upon the public career that he had planned for himself in the pursuit of an honorable ambition. This was not the case. He seemed to throw off at the very outset of his career every help and claim that such an influence might be supposed to give and to practically proclaim to the people that he desired nothing from their hands except that which his merits entitled him to. He had made up his mind at an early age to work by honest toil from the bottom round of the ladder to the top, if possible, and never to depend in the slightest degree upon any extraneous influence to lift him into places that his qualifications did not entitle him to hold.

He filled so many posts of honor with such lasting credit that it would be almost impossible to sketch in this brief presentation the history of all that he did and the great and arduous work of his lifetime that he accomplished. It is sufficient to say that he was either elected or appointed to every office that the State of Maryland could give him and which he was willing to accept.

He had a business and a professional and a political training combined. Commencing his active life in one of the largest commercial houses in America, he acquired an experience and knowledge that were of invaluable service to him afterwards in his profession and that for years gave him a reputation in certain of its departments unsurpassed by any of his brethren at the bar. In commercial practice, when it became necessary to investigate in detail the accuracy of complicated accounts, he was the most marvelous hand at our bar to unravel and explain them and discover the slightest mistake or inaccurate entries that they contained.

I remember once an important case in which I was associated with him, in which a large amount of money was involved, embracing partnership settlements that had run over a long period of years, upon which the auditor of one of our courts, himself an expert accountant, had stated an account and certified its accuracy to the court, and which Senator WHITE had set aside through the discovery of an error in bookkeeping that had not occurred to any one of the numerous counsel who were connected with the case.

When it came to the trial of cases before juries, civil and criminal, when he was at the height of his practice, he stood without a peer. For years and years he was the leading counsel in almost every great criminal case that was tried in our courts, and his success was so wonderful that it would sound like fiction if I were to attempt to recapitulate the verdicts that he secured and the victories that he won. In his palmy days upon the hustings he was incomparable. As has been well said by my colleague, with a commanding presence, with a captivating voice, with ready wit, and a memory for events and individual recollections that seemed to grow stronger as he advanced in years, Senator WHITE held hundreds of audiences spellbound by the charm and magic of his eloquence.

A man may possess all of these great gifts and still not be personally popular with the masses. This was not his case, however. He was the idol of his fellow-citizens, because he was always easy of approach, never exclusive in the slightest degree, and at all times willing to place himself upon a par with the humblest of his constituents with whom he came in contact.

He possessed another gift that was with him until his death. He had the greatest capacity for untiring and systematic work of anyone whom I ever knew. For years and years I saw him almost daily, but I never saw him disengaged or idle. He was always at work on something. And during almost the whole of the time he held public office, with the exception perhaps of the period during which he was governor of the State, he never relinquished his professional work, but carried it right along, accomplishing the rare feat of being able to bestow his attention upon his practice and at the same time faithfully and assiduously perform the great public trusts that had been committed to him. And, Mr. President, he did loyally perform them. No matter how minute the detail, how tiresome the inquiry, or how

laborious the examination, no subject was ever committed to his charge to which he did not devote the concentrated powers of his great intellect.

He filled the office of comptroller of the State of Maryland; he was governor of the State; he held important posts as legal adviser for the municipality of Baltimore; he was mayor of the city; he was attorney-general of Maryland; and three times a member of this body—once to fill the unexpired term of Reverdy Johnson by appointment, second by election of the general assembly, and third by appointment of Governor Warfield to fill the unexpired term of Senator Gorman.

During the whole of his political career he was the type and representative of a generation of constitutional Democrats, who have shed imperishable luster and renown upon the history of their country. He believed in the Constitution of his country as it was written and intended, and not as it has been perverted and disfigured. He was not what we may designate a strict constructionist of its provisions, because he always believed in putting into exercise the powers of the Federal Government whenever the emergency demanded it. He was, however, irrevocably opposed to conferring upon the Federal Government powers that were never intended it should possess. And, so far as the rights of the States were concerned, he stood here in this body and elsewhere as a sentinel upon the watchtower, to protect them from invasion by sounding the alarm whenever an assault was attempted upon their institutions. In this political faith he lived, and in it he died.

There is but one Senator here now who was with him in those stormy and memorable days, the senior Senator from Colorado [Mr. TELLER], whose voluntary absence from this body we shall all lament in the years to come. Beyond the Senate, however, the people of Maryland and the Democracy of the Union will never forget the services that Senator WHITE rendered in their behalf. If Democracy means anything at all, he illustrated it in its truest sense. Time and time again he lifted his voice in this Chamber without avail against political tyranny and oppression, and time and time again he thundered through this Hall the discarded warnings of the Constitution. His last effort in the Senate, when his clarion voice rang as it did in the days of yore, was upon the reserved rights of sovereign States. He pointed to the fact that the States were still sovereign when they acted within their own jurisdiction, and that no emergency justified a violation of their constitutional prerogative or a breach of their inherent rights. Inherent rights of the States and not inherent rights of the Union was the precept of the creed at whose altars he worshipped. He threw aside with lofty disdain the vain conceit of an unwritten constitution which is bewildering the minds of some of our modern statesmen.

He stood upon the basic principle of a constitution with delegated and enumerated powers; and in so far as he was concerned, the billows of political opposition and adversity beat in vain against the bulwark he had reared. His political record affords an example worthy of the profoundest study and the closest emulation. Men like him, Mr. President, do not perish; they perish from the face of the earth, but they live upon the pages of immortality. I mean not merely that their names are honored and their deeds remembered, but that the impression that they have made is indelibly stamped upon the course of history. Their work becomes so interwoven with the spheres of action in which they labor that long after their departure the creation of their minds, even if not written upon the page of history, stamps itself imperishably upon succeeding generations. If the night of forgetfulness and decadence should ever overtake us in our political wanderings, names like his should light and lure us back to the paths of honor and of duty as they flash and sparkle on the firmament.

It must not be inferred, however, Mr. President, from anything I have said that his political career was a placid one. Calmness and tranquillity were not the usual accompaniments of political contests when he led us on to battle in Maryland. Those were days of tumult and contention, when bitter charges were made, and feelings were inflamed, but through it all no one ever attacked the honor of the man. Let it be written down that no personal charge of opprobrium or of dishonor was ever brought against him by his most malignant foe. In one of these contests he waged it almost single handed. There was opposed to him an array of brilliant talent, comprising the flower of the Maryland bar, the foremost men upon the forum's field. A compromise was suggested before the lists were closed, but he refused to yield.

He was of heroic mold; and whether it be right or wrong, there was one political virtue in which he always gloriied, and that was his gratitude to his friends. He did not belong to the school of statesmen who believe in using men to further their

ambition and then sacrificing them when the occasion demanded it. He was not a theorist or an ingrate in politics, but his blood was warm for those who served him. In this contest he was the center of the storm and the shining mark of the enemy, and he went down to defeat. Defeat did not dismay him and reverses did not intimidate him; and while his friends were still mourning over the disaster, he sprang unsullied back again to the hearts and confidence of the people, and there was no honor with which they could have endowed him that was not at his disposal.

I will not dwell upon the surroundings of his home. He possessed the deepest devotion for his family; and while he never had any ambition to accumulate a large fortune, he was always solicitous for those around him and seemed to be perfectly satisfied if he was able to provide for them every comfort and indulgence they desired. In his own habits he was abstemious to a degree of absolute forbearance, and he pursued a life of self-denial and sacrifice that is rarely to be met with. There was something exquisite about the love he bore for those who were dear to him and the tender and touching care that he bestowed upon them. I was with him at one of the saddest scenes of his life, when his heart was rent in twain with grief and sorrow. I can never forget the way he bore his affliction. It was not the callous philosophy of stoicism. It was an absolute resignation and submission with a spirit of sublime fortitude to the divine will that left an impression upon me that I can never erase and that has often made me feel that of all his virtues I would rather possess this one, so that, imitating him when the shades of night are gathering around my fireside, my spirit could rise above the gloom and behold in its dying embers the reflected vision of a reunited home.

His was the philosophy of faith that never permitted him to question the great truths that are alone worth living and struggling and dying for, and without which human life would only culminate in despair. These truths were axiomatic with him. He never discussed them or allowed himself to doubt them, and he passed upon his journey to the shoreless sea with an unerring confidence in their realization that no reasoning could shake and no visitation of Providence could impair; and without which belief human life would be but the involuntary outcome of a cruel fate, absolutely purposeless and meaningless, with not a ray of divine love to illumine the impenetrable mystery.

Upon one occasion a great philosopher said to a great scientist:

Your belief in a personal creator and in a future state is at war with your profession; it is all a myth and a fable, and you can not reconcile one with the other.

The answer came:

Well, even if it be a fable, which I do not believe, it has led me to a better and a purer life. I cherish the ambition that this fable shall be my dying dream, and I will follow it to the grave.

Governor WHYTE in his religious belief was a man of the deepest devotion and the most profound convictions. While as a statesman he worshipped the cardinal principles of the Constitution, as a firm believer in the responsibility of man to God he followed with unfaltering footsteps to his end the cardinal principles of his faith and his church. In every step of his illustrious career there predominated that which is greater than anything he ever did, and that was his unyielding spirit of honor and integrity, which, with the great moral purpose that pervaded his life, enabled him to resist every possible temptation at any time to swerve from the path of duty. He was honest in the fullest and broadest acceptance of the term; honest to such a point of delicacy and refinement in his professional intercourse with his clients that he hardly ever placed a proper estimate upon the valuable services that he performed for them. And in his public life no one would ever have dared by any form of allurements even in the remotest degree to attempt to influence him in the discharge of his public functions.

Thus he lived and thus he died. With us his place will not be filled in the present day at least. It would be difficult to emulate or imitate him, because Providence had given him a combination of virtues and of talents that rarely work in harmony with each other. He needs no monument to commemorate his life. In due time, however, I suppose our State will erect some memento in grateful acknowledgment of his services in her behalf. Such a testimonial, while it would perpetuate his memory, is not necessary to elevate him in the respect or esteem in which he was held by the community among whom he passed his days. His life needs no legend or inscription to adorn it. He has built his own memorial. He has written upon the "eternal skies" the record of a stainless name.

Mr. TELLER. Mr. President, after the two very eloquent and deserved tributes which have been paid to the memory of Senator WHYTE by the Senators from Maryland, I shall on this occasion content myself with a very few words. The reference made by the senior Senator from Maryland [Mr. RAYNER] to the part taken by Senator WHYTE in the deliberations of this body in the great contest which preceded the inauguration of President Hayes has recalled vividly to my mind the services he rendered as a Member of this body, and particularly the zeal and power with which he presented his views on that occasion, when the Senate and the whole country to a great extent were disturbed and uncertain as to the result.

My acquaintance with Senator WHYTE began when I entered this body on the 4th of December, 1876, and with my acquaintance began my friendship for him, which lasted until his days were ended as a member of this body.

Senator WHYTE first became a member of the Senate by appointment of the governor of Maryland, July 14, 1868, to fill the place of Reverdy Johnson, who resigned his seat in the Senate to become minister to England, and he served in that capacity until the 4th of March, 1869, when he resumed the practice of his profession. Soon after the expiration of his term he was elected governor of Maryland, and in 1874 resigned his position as governor and was elected to the Senate. He entered the Senate on the 4th of March, 1875, and served out the full term ending March 4, 1881. He was a lawyer of marked ability, and after the expiration of his term he resumed the practice of law in the city of Baltimore, and soon afterwards was elected mayor of Baltimore, without opposition.

Senator WHYTE came of a good family. His maternal grandfather was a distinguished citizen of Maryland; an attorney-general of the State; a joint minister to Great Britain with James Monroe in 1806 and 1807; Attorney-General of the United States from 1811 to 1814; minister to the two Sicilies; minister plenipotentiary to Russia from 1816 to 1818, and was elected to the United States Senate January 4, 1820, and served until his death, February 22, 1822.

On the death of Senator Gorman Mr. WHYTE was again, on the 8th of June, 1906, appointed by the governor to fill the vacancy, and on the 11th day of that month entered the Senate. He was subsequently elected by the legislature of his State to serve out the unexpired time of Senator Gorman.

Among the members of the Senate of the Forty-fourth Congress at the time of my entrance into this body, and of which Senator WHYTE was a member, were the following: Thomas F. Bayard, of Delaware; Logan, of Illinois; McDonald and Morton, of Indiana; Allison, of Iowa; Ingalls, of Kansas; Hannibal Hamlin, of Maine; Boutwell and Dawes, of Massachusetts; Bogy and Cockrell, of Missouri; Frelinghuysen, of New Jersey; Conkling and Kernan, of New York; Sherman and Thurman, of Ohio; Cameron and Wallace, of Pennsylvania; Edmunds and Morrill, of Vermont; Cameron and Howe, of Wisconsin; Anthony and Burnside, of Rhode Island, and Jones of Nevada.

I need not say that the Forty-fourth Congress was, in membership, a notable one, and Senator WHYTE was an active and influential Member of that Congress. As a constitutional lawyer he took high rank from his entrance into this body. He was a student in all things pertaining to our history and the character of our institutions. He had decided views as to the powers and duties of the General Government. He was familiar with the Constitution and the construction that the Supreme Court of the United States had put on that instrument, and was vigilant that nothing should be done by the State or Nation to lessen in any degree the power conferred on the Nation or reserved to the States. He was a believer in the rights of the States to exercise complete sovereignty when such sovereignty had not been delegated to the Nation and when the welfare and interest of the State demanded such exercise.

He was a citizen of whom the people of his State were proud, as is shown by his last election to the Senate at an age at which most men are required to quit official life. His death was a loss to the Senate, and was keenly felt by his associates in this body. As a Senator he will be remembered as wise and learned; as a man, as courteous in all his intercourse with his fellows. He was a scholar, a statesman, a gentleman—a gentleman in all the word implies.

Mr. CLAPP. Mr. President, although not among those originally expected to participate in these services, I could not let this occasion pass without paying my feeble tribute to the memory of Senator WHYTE unless I was false to one of the closest and tenderest associations and friendships of my life, for, sir, although many years separated us in age and while he was here only a short time after his return to the Senate, for some

reason—I never knew why or how—it was my rare privilege to enjoy an intimate association with Senator **WHYTE**. It was in that association that I learned to know him, to appreciate his spotless character, and to recognize his rare ability. But beyond even character and ability what most won my admiration was the man's courage.

It was my privilege to sit in this Chamber and listen to his last great speech, and while, being of a different political party, I could not subscribe to all that he said, while I realized that in the inevitable trend of affairs on the part of a great people in working out a national destiny we must of necessity pass beyond and perhaps submerge some of the earlier constitutional traditions, I could but feel that it would be far better for this country to-day if there was a force of sentiment and purpose along the line which he pursued in that great argument serving as a check and a balance wheel, a factor to conserve the trend and direction of this people in their progress along a broader and more liberal interpretation of the Constitution. I fully agree with the senior Senator from Maryland [Mr. **RAYNER**] that if the time ever comes when disaster shall overwhelm us it will be because we have not listened to admonitions similar to those embodied in that remarkable speech of his—the last great effort of his life in this Chamber.

Mr. President, it was not that alone which so strongly appealed to me. I have among the most cherished papers which I preserve the memoranda of his speech, in which he raised his voice against intolerance. It was, sir, this courage, this willingness to stand against the trend of conditions to-day, this willingness to voice, out of his great genius, his experience, and his devotion to the Constitution, what he believed just and right, that so won my admiration and which, while years separated us, made us, during the period of his brief return to the Senate, such close and intimate friends.

I only wish, Mr. President, that occasion had presented the opportunity for a more fitting tribute to his memory. The few words I have uttered have come from the heart and are not the product of preparation. But sir, above and beyond this was the grand Christian character of that man, and as he laid down his armor, as his eyes closed upon the scenes of this life he looked forward to another; and as we recall the splendid character of the man we may well say of him:

The weary sun bath made a golden set,
And, by the bright track of his fiery car,
Gives signal of a goodly day to-morrow.

Mr. **RAYNER**. Mr. President, I move that, as a further mark of respect to the memory of the deceased, the Senate adjourn.

The motion was unanimously agreed to; and (at 2 o'clock and 39 minutes p. m.) the Senate adjourned until Monday, January 18, 1909, at 12 o'clock meridian.

HOUSE OF REPRESENTATIVES.

SATURDAY, January 16, 1909.

The House met at 12 o'clock noon, and was called to order by the Clerk, Hon. Alexander McDowell, who read the following communication:

I designate Hon. **JOHN DALZELL**, of Pennsylvania, to serve as Speaker pro tempore, House of Representatives, for this day.

J. G. CANNON, Speaker.

JANUARY 16, 1909.

Thereupon Mr. **DALZELL** took the chair as Speaker pro tempore.

Prayer was offered by the Chaplain, Rev. Henry N. Couden, D. D.

The Journal of the proceedings of yesterday was read and approved.

NAVAL APPROPRIATION BILL.

Mr. **FOSS**, chairman of the Committee on Naval Affairs, by direction of that committee, reported the bill (H. R. 26394) making appropriations for the naval service for the fiscal year ending June 30, 1910, and for other purposes, which was referred to the Committee of the Whole House on the state of the Union and ordered printed.

Mr. **PADGETT** reserved all points of order.

PENSION APPROPRIATION BILL.

Mr. **KEIFER**. Mr. Speaker, I move that the House resolve itself into Committee of the Whole House on the state of the

Union for the purpose of considering the pension appropriation bill.

The motion was agreed to.

Accordingly the House resolved itself into Committee of the Whole House on the state of the Union, with Mr. **BUTLER** in the chair.

The **CHAIRMAN**. The House is now in Committee of the Whole House on the state of the Union for the consideration of the bill H. R. 26203, the pension appropriation bill, and the Clerk will read the bill.

The Clerk read the bill, as follows:

Be it enacted, etc., That the following sums be, and the same are hereby, appropriated, out of any moneys in the Treasury not otherwise appropriated, for the payment of pensions for the fiscal year ending June 30, 1910, and for other purposes, namely:

For army and navy pensions, as follows: For invalids, widows, minor children, and dependent relatives, army nurses, and all other pensioners who are now borne on the rolls, or who may hereafter be placed thereon, under the provisions of any and all acts of Congress, \$160,000,000: *Provided*, That the appropriation aforesaid for navy pensions shall be paid from the income of the navy pension fund, so far as the same shall be sufficient for that purpose: *Provided further*, That the amount expended under each of the above items shall be accounted for separately.

For fees and expenses of examining surgeons, pensions, for services rendered within the fiscal year 1910, \$500,000.

For salary of one agent for the payment of pensions, \$4,000.

For clerk hire, and other services, in the pension agencies, \$335,000: *Provided*, That the amount of clerk hire, and other services, and the salaries paid shall be subject to the approval of the Secretary of the Interior.

For stationery and other necessary expenses, \$30,000: *Provided*, That the Secretary of the Interior shall hereafter furnish free to all pensioners franked or penalty envelopes, properly addressed, to be used by said pensioners only for the return of their pension vouchers.

The Commissioner of Pensions is hereby authorized and directed, with the approval of the Secretary of the Interior, to arrange the pensioners, for the payment of pensions, in three groups as he may think proper; and he may from time to time change any pensioner from one group to another as he may deem convenient for the transaction of the public business. The pensioners in the first group shall be paid their quarterly pensions on January 4, April 4, July 4, and October 4 of each year; the pensioners in the second group shall be paid their quarterly pensions on February 4, May 4, August 4, and November 4 of each year; and the pensioners in the third group shall be paid their quarterly pensions on March 4, June 4, September 4, and December 4 of each year. The Commissioner of Pensions is hereby fully authorized, with the approval of the Secretary of the Interior, to cause payments of pensions to be made for the fractional parts of quarters created by such change so as to properly adjust all payments as herein provided.

In case of sickness or unavoidable absence of the agent for payment of pensions from his office, the Commissioner of Pensions may, with the approval of the Secretary of the Interior, authorize the chief clerk of his office or some other clerk employed therein to temporarily act as such agent for payment of pensions.

And with the approval of the Commissioner of Pensions and the Secretary of the Interior, the agent for payment of pensions may designate and authorize the necessary number of clerks to sign the name of the agent for payment of pensions to official checks.

The official bond given by the agent for payment of pensions shall be held to cover and apply to the acts of the person appointed to act in his place.

Mr. **KEIFER**. Mr. Chairman, it is not my purpose at this time to discuss the merits of the appropriation bill for the payment of pensions. There have been several applications for time in general debate, and I now propose to give way for general debate to those Members who have applied. Later on I expect to address the committee in reference to the bill. I now yield one-half hour to the gentleman from Wisconsin [Mr. **JENKINS**].

The **CHAIRMAN**. The gentleman from Ohio yields one-half of his time to the gentleman from Wisconsin [Mr. **JENKINS**].

Mr. **KEIFER**. Mr. Chairman, I did not understand that I was yielding out of my time. I yielded one-half hour for the purpose of indicating the time that the gentleman from Wisconsin should take in his own right for general debate.

The **CHAIRMAN**. There has been no arrangement for the control of time on either side. As far as the Chair understands, when the gentleman from Ohio yields time he yields it out of his own time.

Mr. **KEIFER**. Then, Mr. Chairman, I ask unanimous consent to be allowed to control the time, dividing it as may be requested on either side, or for the gentleman from Mississippi to control the time on that side.

The **CHAIRMAN**. The gentleman from Ohio asks unanimous consent to control by himself the time on his side, and the other half of the time to be controlled by the gentleman from Mississippi [Mr. **BOWERS**].

Mr. **UNDERWOOD**. Do I understand that the time is to be equally divided?

The **CHAIRMAN**. It is understood without further specification that the time will be equally divided between the gentleman from Ohio and the gentleman from Mississippi.

Mr. **PAYNE**. Mr. Chairman, reserving the right to object, this is the short session, and I do not think that any Member should be yielded more than one hour. If the gentleman from

Ohio will include in that request that no Member shall be yielded more than an hour, I will not object.

Mr. KEIFER. I have assumed, Mr. Chairman, that I would not have the right, nor anybody else, to yield more than one hour to any one Member.

Mr. CURRIER. I think the gentleman from Ohio is right—that he can yield only one hour.

Mr. PAYNE. That has not been the custom of the House.

Mr. CURRIER. I beg the gentleman's pardon, but it has been repeatedly held in the House, and when I have been presiding myself and two or three hours' time has been yielded, I have invariably stopped the Member at the end of every hour.

Mr. PAYNE. I have often seen the Member in control of the time yield more than an hour, two hours, and even three hours, and I think it is important that the gentleman from Ohio should include this in his request.

Mr. KEIFER. I will repeat that it was my understanding that there was no right to yield more than one hour to one person; but if there is any doubt about it, I will include the suggestion of the gentleman from New York in my request.

Mr. BOWERS. I did not understand the gentleman from Ohio to put any limit to the time of general debate.

Mr. KEIFER. None whatever.

The CHAIRMAN. It has been customary at the end of the hour for the Chairman to notify the speaker that his time has expired. After the conclusion of his hour, oftentimes, the gentleman speaking has had his time extended by the Member who yielded to him or by some other gentleman yielding to him.

Mr. PAYNE. I do not want to interfere with unanimous consent, but I want it understood that no man shall have the right under a yielding of time to speak longer than one hour.

The CHAIRMAN. Did the Chair understand the gentleman from Ohio to include in his request that no Member should be permitted to speak more than one hour without the consent of the committee?

Mr. KEIFER. That is right.

The CHAIRMAN. Is that satisfactory to the gentleman from Mississippi?

Mr. BOWERS. It is.

The CHAIRMAN. Is there objection to the request of the gentleman from Ohio?

There was no objection.

Mr. JENKINS. Mr. Chairman, I am very glad to have an opportunity to express my views upon a very important subject. I am anxious to give publicity to my views on a question that I want to discuss, because there is so much said in the country to-day about the so-called "Sherman law," and it seems to me that there is a great deal of misunderstanding in reference to this important subject. I read in the newspapers that a committee of intellectual and capable gentlemen from different parts of this country have been selected to see what beneficial changes can be made in the so-called "Sherman law," and at the same time the Committee on the Judiciary have been severely criticised and attacked because they have not reported out some amendments to that act. I simply want to present my personal views for the purpose of showing how important is the subject and how difficult it is to make the necessary amendments. Therefore I ask this question:

CAN THE SO-CALLED "SHERMAN ACT" BE BENEFICIALLY AMENDED?

There is so much said about amending the Sherman law, an act to protect trade and commerce against unlawful restraints and monopolies, passed July 2, 1890, that it may be profitable to examine it and all of its surroundings.

It declares illegal every contract, combination, any form of trust or otherwise, or conspiracy in restraint of trade or commerce among the several States or with foreign nations; and further provides that every person who shall make any such contract or engage in such combination or conspiracy shall be deemed guilty of a misdemeanor and punished accordingly. The question can be answered categorically without hesitation, but the answer will shed no light or impart any information on a subject interesting and important. It must be answered in the light of the Constitution.

Notwithstanding constitutional difficulties, the broad and well-worded title of the act, there are important factions diametrically opposed to each other, demanding that the act be amended. One, so as to destroy trusts and combinations and reduce the chance to increase wealth; the other to permit the making of commercial contracts not in unreasonable restraint of trade and commerce. Another, that the act shall not be enforced so as to interfere with or to restrict any right of employees to strike for any cause or to combine or to contract with each other or with employers for the purpose of peaceably

obtaining from employers satisfactory terms for their labor or satisfactory conditions of employment, or so as to interfere with or to restrict any right of employers for any cause to discharge all or any of their employees or to combine or to contract with each other or with employees for the purpose of peaceably obtaining labor on satisfactory terms; and, if amended, the title of the act should be amended so as to read:

An act to violate the Constitution and to refuse protection to personal and property rights, trade, and commerce against unlawful restraints and monopolies.

The statute is both prohibitory and penal. The power to penalize the statute is ample, and this feature can be amended so as to punish those entering into any contract, combination, or any form of trust or otherwise, or conspiracy in restraint of trade or commerce among the several States or with foreign nations.

The prohibitory part of the statute is unauthorized and absolutely unnecessary, therefore no amendment of value can be made to the same. All demands for amendments can be answered by the Constitution. The Constitution provides that Congress shall regulate commerce among the several States and with foreign nations. When adopted, what was the condition of affairs in this country? What change contemplated by the Constitution? What remedy created? What mischief suppressed? Each State regulated commerce between the several States; the same article, both out and in. That is, if a party was going to take his produce out of the State of New York into Maryland, both States could not only regulate but prohibit, and it could only depart and enter upon conditions imposed by the interested States. And it was thought best to have but one regulating power. The only thing sought at the time was protection to interstate and foreign commerce from State interference, but the power was made sufficiently broad to prevent interference with interstate or foreign commerce from any source.

The power and duty of Congress is to protect interstate and foreign commerce in transit, and to make all laws necessary and proper to carry this power into execution. If an article not commerce is seeking transportation from one State into another, Congress can prohibit its transfer for the reason that it is not commerce. It is a very important question whether Congress can exclude from commercial intercourse what are proper and lawful subjects or articles of commerce.

It is very clear from what the Supreme Court of the United States has said that it is a very important question whether Congress can exclude from commercial intercourse what is proper and lawful subjects or articles of commerce. Field, J., in *Bowman v. Chicago and N. W. Ry. Co.* (125 U. S., 501), said:

What is an article of commerce is determinable by the usages of the commercial world, and does not depend upon the declaration of any State.

Fuller, C. J., in *Lottery cases* (188 U. S., 371), said:

To say that the mere carrying of an article which is not an article of commerce in and of itself nevertheless becomes such the moment it is to be transported from one State to another is to transform a non-commercial article into a commercial one simply because it is transported. I can not conceive that any such result can properly follow.

In *Groves v. Slaughter*, 15 Peters, 449 (1841), the court said:

That Congress can not lay an embargo upon interstate commerce.

In *Dooley v. United States* (183 U. S., 151, p. 171), the minority of the court was discussing the power of Congress in this regard, and Chief Justice Fuller said:

But if that power of regulation is absolutely unrestricted as respects interstate commerce, then the very unity the Constitution was framed to secure can be set at naught by a legislative body created by that instrument.

Such a conclusion is wholly inadmissible. The power to regulate interstate commerce was granted in order that trade between the States might be left free from discriminating legislation and not to impart the power to create antagonistic commercial relations between them.

The prohibition of preference of ports was coupled with the prohibition of taxation on articles exported. The citizens of each State were declared "entitled to all privileges and immunities of citizens in the several States," and that included the right of ingress and egress and the enjoyment of the privileges of trade and commerce. (*Slaughterhouse cases*, 16 Wall., 36.)

Justices Harlan, Brewer, and Peckham concurred in the opinion of the Chief Justice. While this appears in the dissent, it unquestionably represents the views of the court, as there is nothing said in the majority opinion in conflict with what was said by the Chief Justice in his opinion.

An important question to determine is, What is commerce? The word "commerce" is not defined by the Constitution. Con-

gress has not defined the word, but its meaning has been defined by the courts, and it is to the Supreme Court of the United States, in its many cases, that we have to look to ascertain what is included in the word "commerce."

It is more than traffic. It includes navigation, intercourse, transportation of passengers, interchange and transportation of commodities or visible and tangible things, transmission by telegraph, electrically transmitting of articulate speech by telephone.

Lawful subjects of commerce are determined by the generally accepted opinion of the commercial world, subject to the opinion of the Supreme Court of the United States, as to whether or not a given article is a proper subject of commerce. But in many cases it might properly be said it is largely a question of good judgment, for the foundation of the whole subject, in a limited sense, is exchange of commodities and transportation of the same.

The power to regulate commerce between the States and with foreign nations is by the Constitution exclusively committed to Congress, and Congress can not delegate nor in any manner part with this exclusive authority. The power is not only exclusive, but limited to regulating commerce between the States and with foreign nations, and any attempt by contract or otherwise to regulate commerce between the States or with foreign nations is void.

The talk about amending the Sherman law practically amounts to nothing, as the prohibitory part is of no effect. The penal part is the only thing of value, as Congress has a right to make it a penal offense to regulate or restrain commerce between the States or with foreign nations. It does not need an act of Congress to prevent the regulation of commerce between the States or with foreign nations by contract or otherwise. Any such contract is void and can be annulled by a court without legislation. Congress can only interfere when some other power regulates or attempts to regulate or restrain or attempts to restrain commerce between the States and with foreign nations, or enters into a contract that on its face provides for regulating and restraining commerce between States or with foreign nations, or that in its performance would regulate or restrain commerce between the States or with foreign nations; therefore Congress has no power to permit the making of any contract. The power of Congress being limited to protecting the product in transit, it has nothing whatever to do with the making of any contract, unless the contract undertakes to regulate commerce between the States or with foreign nations. Congress can not abrogate its functions and delegate to any person, corporation, or State its functions to regulate commerce among the States or with foreign nations by contract or otherwise.

The doctrine of the fathers was and the commercial clause of the Constitution was framed upon the theory that commerce between the States and with foreign nations should and must be free and not regulated by contracts in restraint of trade, if not in unreasonable restraint of trade.

Commerce would not be free if regulated by the fluctuating, uncertain, relative, and elastic term "not in unreasonable restraint of trade." No standard could ever be erected or adopted by which it could be judged or defined. One case would not be a precedent for another subsequent one. Those claiming injury by the contract would be subjected to expensive and long-time litigation to obtain freedom of commerce granted by the Constitution. As the power of Congress is exclusive, it is not necessary for Congress to declare that its exclusive power shall not be exercised by any person, corporation, or State.

As so aptly said by Taney, C. J., in the License cases (5 How., 504):

It can hardly be contended that an act of Congress can alter the Constitution.

As far as the power of Congress is concerned, to interfere with private contracts, it is limited by the Constitution to contracts designed to restrain or regulate commerce between the States or with foreign nations.

Congress can not annul private contracts not designed to restrain or regulate interstate commerce. (Ry. Co. v. Richmond, 19 Wall., 584. Addystone Pipe and Steel Co. v. U. S., 175 U. S., 211.)

To permit the making of contracts not in unreasonable restraint of trade, even if not in violation of the Constitution, would be class legislation of the most dangerous character. In short, the courts can, without any legislation, do all that can now be done under the act except to punish criminally those who violate the Constitution by regulating or restraining commerce between the States and with foreign nations.

A great many business interests protest against the act and insists that its broad and drastic provisions prevent the making of commercial contracts of great benefit to contracting parties

and in the interest of trade and commerce generally. This is a mistake. The prohibitory part of the statute is simply declaratory of the power enumerated in the Constitution, declaring what shall be illegal when the same is illegal by virtue of the Constitution, giving Congress exclusive power to regulate commerce between the several States and with foreign nations, the statute is not broader than the Constitution. Unless in violation of the Constitution, Congress can not prevent the making of a contract, and Congress can not give anyone permission to make a contract in violation of the Constitution. The only protection Congress has is to punish as criminal what is done in violation of the Constitution.

It will be a very difficult matter for any lawyer or any person that might be considered a student of constitutional law to be able to satisfy a thinking public that Congress has got any right to interfere with or restrict any right of employees to strike or to contract with each other or with employers. The line of demarcation between state and federal power is too plainly marked to mislead anybody upon this point.

As long as they make no combinations or enter into any conspiracy or make any contract to regulate or restrain interstate commerce, Congress has no power to deal with them.

These conclusions irresistibly follow:

Congress can not interfere with any private contract, unless it is one made in restraint or regulation of commerce between the States. As its power is exclusive, Congress can not affirmatively permit the making of any contract that on its face or in its performance will regulate or restrain interstate commerce. No prohibitory legislation is necessary, as the power of Congress is exclusive, and any attempt to interfere with or usurp the power of Congress is void. Without any legislation, the courts can nullify any contract made in violation of the exclusive power of Congress. To declare the violation of the exclusive power of Congress a crime and punish it as such is necessary to prevent violations. The power of Congress is limited to protecting interstate commerce in transit.

Congress can not legislatively permit any interference with commerce between the States or with foreign nations. It is superfluous legislation to declare illegal every contract, combination, any form of trust or otherwise, or conspiracy in restraint of trade or commerce between the States. It does not need an act of Congress to declare illegal what is void by the Constitution, as exclusive power is vested in Congress to regulate commerce between the States and with foreign nations. Congress does not possess the power to legalize contracts regulating commerce between the States or with foreign nations, and if the contract is a regulation it is void. If not, it is within the power of Congress to affect it.

It is for the courts to say, without the aid of legislation, whether a given contract is void for usurping congressional power to regulate commerce. If the trust mentioned in the act is not regulating or restraining commerce between the States or with foreign nations, Congress is powerless to operate or affect the trust mentioned. As the power of Congress is limited to regulating commerce between the States and with foreign nations, Congress can not do anything other than what may be necessary to carry this power into execution. [Applause.]

MESSAGE FROM THE SENATE.

The committee informally rose; and Mr. WATSON having taken the chair as Speaker pro tempore, a message from the Senate, by Mr. CROCKETT, its reading clerk, announced that the Senate had passed bills of the following titles, in which the concurrence of the House of Representatives was requested:

S. 7639. An act authorizing the Secretary of the Interior to appraise certain lands in the State of Minnesota for the purpose of granting the same to the Minnesota and Manitoba Railroad Company for a ballast pit; and

S. 7764. An act for the relief of J. Randolph Peyton.

The message also announced that the Senate had insisted upon its amendment to the bill (H. R. 12499) for the relief of Clarence Frederick Chapman, U. S. Navy, disagreed to by the House of Representatives, had agreed to the conference asked by the House on the disagreeing votes of the two Houses thereon, and had appointed Mr. DICK, Mr. MARTIN, and Mr. SMITH of Maryland as the conferees on the part of the Senate.

PENSION APPROPRIATION BILL.

The committee resumed its session.

Mr. KEIFER. Mr. Chairman, I yield one hour to the gentleman from Minnesota [Mr. NYE].

Mr. NYE. Mr. Chairman, I shall undertake to offer a few general observations on law and lawbreakers. What I shall say of law is not intended as a contribution to the learning of

the profession, but I desire to base my thought largely upon what I deem to be the primary law, from which man's law, so far as it is enduring, must be derived, that supreme command forever commanding what is right and prohibiting what is wrong. The advance of nations toward a purer civilization must depend almost wholly upon their fidelity to high and worthy ideals. The artist must have his model; so public thought, in order to shape laws that are just, humane, and wise, and in order to secure a wholesome administration, must enshrine some ideal of government. I believe in a government in which the sources of life may be found in the moral, intellectual, and spiritual wellsprings of its being.

No government can succeed and long endure that utterly ignores these sources of its strength and power. This Nation, the pride and glory of the centuries, thrives and prospers only as it recognizes in its daily life the supreme and divine order which forever commands the right and prohibits the wrong. I am no pessimist. I believe in that evolution and advancement of human society which is based upon the belief that the universe is planned for good and that the Great Lawgiver has His way after all in the end. One poet has said:

Ill fares the land, to hast'ning ills a prey,
Where wealth accumulates and men decay.

I am aware that my remarks may be somewhat unusual in a legislative body, but I feel prompted to make them, and I know that they will be received for whatever the committee may deem them to be worth, and I am prompted to announce the doctrine as I entertain it—that this is essentially a Christian government. I do not mean it in any narrow sense; I do not mean that it may exclude that which is good in other religions of the world, but I mean that the essential and fundamental idea, the sources of the nation's life, spring from the teachings of the golden rule and good will to men proclaimed by the Great Founder of that religion, and on that this Government of a free and progressive people is based. I shall therefore present, in a general and no doubt very imperfect way, some thoughts which I entertain as to these essential teachings. According to a scriptural narrative, on one occasion a young man said to the Great Teacher:

Speak to my brother that he divide the inheritance.

The Great Teacher answered:

Who made me a judge or a divider over men? Beware of covetousness, for a man's life consisteth not in the abundance of the things which he possesseth.

Mr. Chairman, neither does a nation's life consist in the abundance of the things which it possesses. I think sometimes this is a civilization of property—property, property, nothing but property. We seem to be buried and smothered at times in vast production and vast wealth, and to forget the inner and essential life, both of the individual and of the Nation.

The belief that a nation's life is existent in these material things is an illusion. It matters not what vast commerce may move upon the land or blossom on the sea, how abundant are the opportunities of wealth—so much so that all men become intoxicated, if you will—still, if we forget the principles of humanity and good will to men, and forget the basis and foundation of this Republic, we are doomed. I do not fear that we will go down, for I am a believer in its splendid triumph; and I predict now—I may be visionary—a day not hidden in the night of future centuries, but almost breaking with the dawn of to-morrow, when that era of good feeling and justice among classes, among industries, among capital and labor, and in all the industrial world will so predominate that in the light of this principle of right and justice and humanity and equality we shall solve, and permanently and rightly solve, all problems which vex us to-day.

After making that statement, which calls attention to the vital principle of the great law which the Master came to expound. He proceeds with a wonderful parable, plain, simple, but one not inappropriate to refer to at this time. He seemed to give it to clinch His statement that we should beware of covetousness, and that a man's life consisteth not in the abundance of the things which he possesses. I shall not undertake to quote it verbatim, but I can give it in substance. He said:

The ground of a certain rich man brought forth plentifully, and this rich man said to himself: "What shall I do? Where shall I bestow all my fruits and all my goods? This will I do: I will tear down my barns and build greater, and there I will bestow all of my fruits and my goods, and I will say to my soul: 'Soul, thou hast much goods laid up for future years.'"

He was laying it up, you see, for the future.

Take thine ease; eat, drink, and be merry.

In the light of the real law, which is the basis of government of a free people, I should say that this man was a very great egotist, a mighty important and conceited fellow. "My goods, my fruits, my barns." He could not call down a drop of rain or dew or a ray of sun; he could not stay the early frost nor beat back the storm. He had produced nothing, and probably so far as human agency had contributed to the production it had been done by the men who had toiled in the heat and burden of the day to fill his barns. An egotist. If he had been a little kinder, moved by the impulses of love, generosity, and good will toward perhaps the very men who had filled his barns, he would not have been required to build a larger one. But divine and infinite wisdom said, according to the parable:

Thou fool, this night thy soul shall be required of thee: then whose shall those things be?
So is he that layeth up treasure for himself, and is not rich toward God.

That is, does not recognize the source of every good and perfect gift, the source of all enduring law. The parable may not be misapplied to a nation, not perhaps this Nation more than others, but to human society in the aggregate, and we American people are somewhat boastful. We boast of our vast material resources, our mighty wealth and commerce, our engines in the mines of South Africa, our steel rails traversing the plains of Siberia, our cotton and our flour in the Orient, our productions all over the earth, and our vast supremacy among the nations of the world. We have ever boasted and professed to be a Christian nation. The real and permanent expression of this great law is the expression of unity, of the relation of all things, and of one common brotherhood. All is one. The leaf at the top of the tree may look down to the rootlet far under the earth and say, "We are one." The spark struck from the miner's hammer down in the chambers of night may flash out to the great sun and say, "We are one." The little lake hidden in the crevice of the mountain may look over to the vast sea and say, "We are one;" continents and islands are all of one mother earth, washed by one common sea; "all is one."

And if we come to the blind and selfish commercial world in which we live, we find in spite of all we have to in some degree obey this great law which compels us to recognize our neighbor. The farmer plows and sows to feed the thousands he will never see; the miner toils down in the chambers of night to enrich those he will never see; the sailor climbs the mast above the wild waves to protect the lives of those on board whom he does not know; the physician hurries to the bedside of the sick and dying stranger with the fidelity of a friend; the lawyer pleads the cause of the outcast, of the vicious, aye, of the criminal, whose deeds he can not approve, with a fidelity born of the ethics of his noble profession; the clergyman preaches and prays for saint and sinner alike; the mother gives her life for her family and her children; the father wears out his body and his years in their support; armies of toilers go to their work before the sun rises, and return at night, obedient to the law that man can not live to himself alone. This is the supreme edict, it seems to me, of this great law—the law of unison. Now, who are the lawbreakers? In my practice in the profession I spent most of my years in the criminal side of the court, prosecuting or defending, mainly in prosecution. I studied the law somewhat, but I have studied more the ethical foundation of our criminal law, and I have come to the conclusion that all crime, in its last analysis, is the effort of the individual to live to himself alone. Whether they be crimes of malice and hate and revenge, avarice or lust or whatever class, in the last analysis, from the smallest criminal to the greatest, he simply disobeys the great primary law, the law which we profess is the fundamental law of this American Republic—to do unto others as we would be done by.

If this be true—and I challenge its earnest and thoughtful study, in principle—if this be true, how are we going to say who the lawbreakers are? The most important point that I have in mind to-day is this, That we should be a little more careful how we throw stones at anybody. If we do a good deal of hard work to take out the beam from our own eye before we proceed to the more difficult task of extracting the mote from our neighbor's eye, the country would be a great deal better off. The tendency, however, of our day to inquire into the conduct of men both in public and private affairs and in the business and industrial world, I think, results in general good and general benefit. While it may have some very unpleasant and unwholesome accompaniments, while it may tend to feed the public mind with sensationalism and for a moment may seem to degrade all men to a common basis of dishonesty, yet

I believe that on the whole it will be beneficial, because it directs the public mind to the real sources of our national life and strength. It induces a study of the fundamental principles which underlie government and which give it its life and its spirit, and I trust and believe that, on the whole, it may be beneficial. Better ideals may be enthroned.

But, pursuing a little further this thought of the lawbreakers, in the first place, to determine who the real lawbreakers are, everything depends upon our conception of the law itself. What laws do they break? What is the real law? Let us not forget in the discussion that from the morning of creation the men who were willing to die for truth, and have died for it, were numbered among the transgressors. They drank the hemlock, they went to the stake, they were burned, they were drawn and quartered, they went to crucifixion and death, because in their day the real law was not understood or comprehended. Washington might have gone down to history as a traitor, even, under man's law. But under the supreme law of the Supreme Lawgiver, in the light of ages, these men will shine transcendent when all who seem to be in authority in their day are dust.

We need to study these questions. We are the representatives of that which is best in our national life. We are not the representatives of classes, of wealth or of poverty, of capital or of labor, but of that which is best in the spirit and source of our national power, and which includes capital and labor—all classes and all interests, all humanity and all races, and all conditions.

Now, so much for that class that the world adjudged in their day lawbreakers. They were not lawbreakers. They were the real law obeyers. They were the men who understood the law on which all law must stand. Neither this nation, nor any other nation since the morning of creation, has written or enacted a law that was permanent or enduring which was not derivative of the principles of the golden rule, the Sermon on the Mount, and good will to men. But when we come to consider lawbreakers on the plane of man's law and as we generally understand lawbreakers, then we have a great problem on our hands, for I think we are all more or less in it, and when we get the beam out of our eyes and examine the question we find that we have got the same disease that the other fellow has.

A great deal is said of monopolies. Why, monopoly is not confined to corporations or large monopolies. It is a principle in the human heart, and we can legislate it out by human enactment, but we can eliminate it in the process of time in proportion as we are just and right ourselves. This man spoken of in the parable was not incorporated. He was a little horticulturist over there in the East, with a little piece of ground, but he was laying up the fruits and goods for future years, and he was an egotist and a fool. But the vast mass of humanity, including us all, are lawbreakers—that is, we are violators to some degree of the law, which is the essential and the only enduring law. They attributed to Lincoln the expression at one time—but I doubt if he ever made it—that human society was divided into two classes, the caught and the uncaught. And to-day, if we were honest with ourselves and undertook to make a real division, we would not be far out of the way to make it in that manner. We have violated the law about loving our neighbor as ourselves. We have sought to appropriate a portion of the garment of truth to ourselves.

The capitalist has been too much inclined to think that he was the power that moved the world, and labor, or men who have spoken for it, have sought to impress the country with the idea that the world rests on labor alone. It does not rest on either capital or labor alone. It is all one. Labor has not produced all that is great. Labor and thought, or thought and labor combined, have wrought the miracle of the age and the miracle of every age.

Thought and labor have spun webs of steel that have crossed chasms and bridged rivers; thought and labor have bored the mountains, built highways, planted civilization, touched the springs of industry, opened the fountains of philanthropy, and planted the flowers of benevolence and the fruit of faith and love along the pathway of civilization. All is one. And when we undertake to segregate and say this is the influence that has wrought the miracle, it is a great mistake; absolute unity and the unification of all in one are necessary in order to accomplish real civilization. It may be said to the glory of the workingmen of America that they are the inventors as a rule. While their hands have wrought their brains have thought, and they have wrought out the inventions that have lightened toil and made multiplication of production possible in the world. I might say it is the "thinking hand" that works the miracle, but all is one. Shall the head say to the hand, "I have no need

of thee," or shall the hand say to the foot, "I have no need of thee?" All is one, as much as the human personality is one, and complete justice and good health require recognition of it by all classes and all industries.

Unity is the motto written everywhere by this law, which rules in all the universe, from the rolling worlds in space to the falling leaf. No truth is inconsistent with any other truth. All is one; and as we understand this we become enlightened. Truth does not change. It is forever the same. But man's comprehension of it enlarges, unfolds, as the flower opens to the day and vines turn to the sun. Truth remains ever the same. And the lessons which truth reveals in our day, and which I believe is foremost in the minds of thinking people, is the necessity of recognizing unity in our system of business and industry and the unity of our people and our common country. Our beautiful Nation seems to me, in the political history of the world, the most mighty and splendid symbol of this principle of unity. Bound together by ties unseen, and which no human law, I trust, can change or eradicate, bound by the ties of a common kindred, this Nation, in spite of all the contests of the past, stands as a symbol of that unity of which I have spoken. For twoscore years or more time has gradually and beautifully blended the blue and the gray in a vast arch of brotherhood as broad and as ample as the Republic which it spans. [Applause.]

These, I trust, gentlemen, are no idle words; and I say, by the memory of the spirit of our Government—which is greater than its written law, greater than all its material wealth—by the memory of the fatherly Washington, and by the tender memory of the loving Lincoln; by all our inspiring history; by the memory of a hundred battlefields; by the memories of conflicts in the past; and by virtue of the ideals which we enthrone for the future, let us as a Nation, and let us as Representatives of the Nation, recognize that the supreme fundamental law of this Republic is the golden rule—"Do unto thy neighbor as thou wouldst be done by." I thank you. [Loud applause.]

Mr. KEIFER. I yield, out of the time of the gentleman from Mississippi, to the gentleman from Ohio [Mr. DOUGLAS].

Mr. DOUGLAS. Mr. Chairman, on the 8th of last May, during the discussion of the bill reported by the Committee on Military Affairs to make the Porto Rican Provisional Regiment of Infantry permanent, the discussion took quite a wide range, involving the relation between Porto Rico and the United States. At that time I expressed my intention, at the first opportunity, of saying something further upon this subject, and this I now desire to do.

During that discussion I indicated my opinion, formed during a visit to the island, that the present feeling of the Porto Ricans for the American flag was not a friendly one, and that I thought this unfriendliness to be unwarranted. The gentleman from Mississippi [Mr. WILLIAMS] declared, in reply to what I had said, that the unfriendly feeling of Porto Rico toward the United States was justified by our treatment of that island; and furthermore declared that if we keep the Porto Ricans in the status in which they now are—

Within ten years from now there will not only be an unfriendly feeling toward America in Porto Rico, but there will be a hatred equal to that which the Irish feel for England.

If this were so, it would be a strange commentary upon our dealing with the people of that island. But I do not believe that any unbiased person, considering the present and the past conditions of life—social, political, and material—in the island of Porto Rico, will concur in so pessimistic a view of present conditions there.

Politically, socially, and materially the ten years of our occupation of the island of Porto Rico has witnessed a development and an improvement which is a just and hearty occasion for pride to the American people. In the debate last May, to which I have referred, the Commissioner from Porto Rico put into the Record a speech made by the leader of his party, Munoz Rivera, in the Porto Rican house of delegates. In the course of that speech the leader of the Unionist party in Porto Rico declared that in 1897 Spain had recognized the right of the Porto Ricans to self-government, and had given them, to use his own language:

A system of government more complete and more dignified than that of Canada and Australia.

And, continuing, the orator declared:

Our hard feelings were turned into sincere love, because servitude had disappeared, because liberty was dawning.

It will be something of a surprise to many Americans to learn that even the appearance of autonomy had been granted

by Spain to Porto Rico the year before the American occupation. Without dwelling at too great length upon a comparison of the form of government granted by Spain to Porto Rico in 1897 and the form of government now existing in Porto Rico as established by ourselves, I will undertake to show that the present American system of government in Porto Rico is far more "complete," far more "dignified," far more free, and far more just to the Porto Ricans than that then granted by Spain.

Under this decree of November 25, 1897, the governor-general represented not the people of Porto Rico, but the King of Spain. He had power to appoint all of the officers of the insular government. He had the power to pardon or reprieve criminals. He had the right to promulgate or to suspend the laws. In the name of the King he could call or prorogue a session of the insular legislature. He had power to suspend, if in his opinion public order required it, certain essential guaranties relating to personal liberty, and in effect to declare martial law. And to enforce all this authority, he was made commander in chief of all the land and naval forces of the island. It is idle to pretend that such powers as these are consistent with any reasonable degree of local autonomy or of political liberty.

The upper house of the so-called "parliament" was composed of 15 members, who must each be the owner of real estate yielding an annual revenue of 4,000 pesos, or Spanish dollars; and of those 15 rich landowners, 7 were to be appointed by the governor-general. The lower house was composed of 1 representative for each 2,500 inhabitants. Moreover, this insular parliament was not permitted to make any appropriations of money for purely insular purposes until what was called the "state budget" was provided for—such as the army and navy, the church (which in 1897 enjoyed a revenue of \$235,000 from the insular treasury), post-offices, coast defenses, quarantine light-houses, etc. The duty on goods and products passing from Porto Rico to Spain and from Spain to Porto Rico was to be fixed by agreement between the island and the mother country.

To say that such a "system of government was more complete and dignified than that of Canada or Australia" requires no comment.

It should finally be noted that this "law of autonomy for Porto Rico," as it was called, was enacted, not by the Spanish Parliament, but by a royal decree of the King of Spain, and its continuance was wholly within his pleasure.

It is hardly necessary to compare such a government—here briefly, but I believe fairly, outlined—with the government established in Porto Rico by the so-called "Foraker Act" and subsequent laws. Our governor of Porto Rico has no such powers as those above enumerated. The one regiment of Porto Rican soldiers are not even under his control. This regiment is supported wholly from the National Treasury; and so with the post-office, and 95 per cent of the post-office employees are native Porto Ricans. The coast defenses, quarantine stations, naval station, and light-house service are all paid for out of the United States Treasury; and we are expending more in harbor improvements in one appropriation than all that the King of Spain expended for this purpose from 1508 to 1898. Furthermore, it was the common practice of Spain to take funds from the Porto Rican treasury to suppress insurrection in Cuba or for other uses, and large sums on this account were due from Spain to Porto Rico at the time of the American occupation. In contrast to this, we have turned \$3,000,000 into the insular treasury to be used wholly for insular improvements, and every dollar of their customs collections go into the insular treasury. We have turned over to the insular government all of the public lands on the island and all public buildings, and we are now erecting new buildings at the national expense.

I need not dwell at length upon the evidence and the proof of the material improvement and prosperity that has come to this densely populated island since and as incident to the American occupation. Everyone, even the most ardent advocate of independence, admits it. No one can go there; no one can seek, from reports and books, information on the subject without realizing that in substantially every direction the conditions of life and the material prosperity of the people have improved to a degree that fills our hearts with satisfaction and with pride.

The very rugged topography of this beautiful little island does and will compel it to depend largely for inland travel and transportation upon its ordinary highways. Most of these have been improved, and some wonderfully fine roads wholly constructed under American management. The splendid new road across the island from Arecibo to Ponce is certainly one of the most beautiful drives in the world, and several impor-

tant branches to the fine old military road from San Juan to Ponce have been built. Schoolhouses filled to overflowing with eager happy children are seen everywhere. Diseases which almost decimated the population have been brought under scientific control. Peace and good order prevail; and justice is administered, substantially for the first time in the history of the island, without bribery, without fear, and without favor.

Mr. BENNET of New York. Will the gentleman allow me to ask him a question?

Mr. DOUGLAS. Certainly.

Mr. BENNET of New York. Has the system of having some American judges in the island of Porto Rico—or all of them Americans, as far as I know; I admit a good deal of ignorance on the subject—proved successful or unsuccessful?

Mr. DOUGLAS. I think it has proved successful. There are only a few American judges left on the island. Nearly all the judges, both of the municipal and district courts, are Porto Ricans, and some of them men of great ability and fine character.

Mr. BENNET of New York. I thank the gentleman for the information.

Mr. DOUGLAS. The sugar and tobacco industries have grown by leaps and bounds. In each the independent operators are successfully competing with the so-called "trusts." In spite of the devastation of the forests, which shelter the coffee plantations, by the awful cyclone of August 8, 1899, the coffee industry is reviving. The Porto Rican coffee is one of the most delicious in the world, and this industry should certainly be favored and assisted by our laws. Wages have more than doubled under the new régime, so that in this hot and fruitful land, where nature is so liberal of the gifts of the soil, where frost is unknown and the necessities of shelter and clothing are reduced to a minimum, a month's work will supply for a year to the peon such necessities as the teeming soil will not produce.

If then it be true, as it is true, that the ten years of American occupation have brought such marked improvement, political, social, and material, to the island and to the people of Porto Rico, why is it nevertheless true that when, upon the plaza at San Juan, the band of the Porto Rican regiment plays our Star-Spangled Banner and every American present rises and stands uncovered, the natives all sit in sullen silence?

The fault is both theirs and ours. They certainly have shown in many respects a lack of appreciation of what has already been accomplished in their behalf; and this discontent has undoubtedly been fostered and augmented by their political leaders for their own purposes.

On the other hand, I believe that we, too, have failed to appreciate the feelings of a sensitive people. We have disappointed their reasonable expectations and wounded their pride by keeping them too long in a state of political tutelage.

The Porto Ricans are a unique and interesting people. I doubt if anywhere else the three races, Caucasian, American-Indian and negro, have become so mixed. Under Spanish law they were divided into white, gray, and brown, but these nominal orders certainly fade indistinguishably into one another. About half of the million or more people on the island are called white; and among many of these their original Indian blood is plainly noticeable, as well as, in many of them, their negro blood.

About half of the population is illiterate, but it is hard to overestimate their eagerness to learn. Their quickness of apprehension, especially as evidenced among the children in the schools, is spoken of by everyone who has come into contact with them as extraordinary. As a race they are docile, law-abiding, peaceable, hospitable, and kindly: At the same time, like most Latin-American people, they are excitable and volatile. The lightest argument about any trivial matter is apt to be carried on with a rapidity of utterance, violent gesticulation, and an intensity of feeling quite out of keeping with the real importance of the matter under discussion. They are far more governed by sentiment than by reason, and this makes them especially amenable to the influence of their orators. One of the most intelligent and partial of their American critics, a man who dwelt among them for five years, wrote:

There is probably nothing in the prospect of Porto Rico so dark, so full of peril as the prominence of the eloquent politician. He is very apt to prove a most malignant curse among a people so easily affected by florid voliteration and cantankerous rhetoric.

Some of these leaders mislead them with selfish appeals for and vain hopes of independence. With independence they, or some of them, would soon become the virtual rulers of the island.

But surely the American Republic can not afford to indulge in any pique over the failure of these people to appreciate what

has been done for them, or to deny them justice as a whole on account of the vagaries of some of their popular leaders.

From the time of our occupation of the island we have held out to them the hope of citizenship. The Foraker Act was declared to be a provisional and probationary measure. Had the great Senator who framed it and whose name it bears been permitted to have entirely his own way "the path of Porto Rican evolution would be smoother than it is." The time has come—indeed, it long since came—when the just demand of the Porto Ricans for citizenship in the great Republic of which they are now and must in all probability forever remain a part should be heeded by the American Congress. The Republican party is pledged to it, the honor of the Nation is pledged to it, and expediency as well as justice pleads for it.

At the same time I do not believe that the wisest or the best course is to confer citizenship in block upon the whole male population of Porto Rico. I believe that it will be wiser and more expedient to permit every elector of Porto Rico, upon his own motion and by his own act, to become a citizen of the United States.

Therefore it is that after a careful consideration, after consulting, both in person and by letter, with many whose opinions upon the subject I considered valuable, I introduced in this Congress a bill, to which I respectfully invite not only the attention of the Committee of the Whole House, but also of the Committee of the House on Insular Affairs, as a substitute for the bill from that committee now pending on the calendar; and this bill, which is brief, I now ask to have read at the Clerk's desk and to be inserted here as a part of my remarks.

The CHAIRMAN. The Clerk will read.

The Clerk read as follows:

A bill (H. R. 509) permitting citizens of Porto Rico, under certain conditions, to become citizens of the United States.

Be it enacted, etc., That any male person over the age of 21 years, actually resident in the island of Porto Rico, and an elector of Porto Rico under the laws thereof, may, upon his own motion, become a naturalized citizen of the United States by complying with the following forms and conditions:

First. He shall appear in person before the municipal judge of that municipality and judicial district within the island of Porto Rico wherein he may reside and file a declaration of his desire to become a citizen of the United States.

Second. Having filed such declaration, he shall, within not less than thirty and not more than sixty days thereafter, appear again in person before such municipal judge and take and subscribe an oath to support, maintain, and defend the Constitution and laws of the United States; whereupon a certificate of citizenship shall be issued to him by said municipal judge, and he shall thereupon become a citizen of the United States, and his name and residence shall be entered by said municipal judge upon a register to be kept by him for that purpose.

SEC. 2. That the municipal judge of each municipality shall provide and keep blanks for such declaration of a desire to become a citizen, of said oath of allegiance, and of said certificate of citizenship, which blank declaration shall contain spaces for the name, age, parentage, and residence of the applicant desiring to become a citizen, with his desire therein expressed, which blanks shall be in both the English and Spanish languages, and shall be filled up by said judge and read and carefully explained to the applicant before he signs the same; and upon the same being signed, it shall be filed by the said municipal judge.

SEC. 3. That for filing each declaration of a desire to become a citizen such municipal judge shall be paid by the applicant a fee of 25 cents; and for preparing and filing such oath of allegiance and issuing the said certificate the said judge shall be paid by the applicant a further fee of 25 cents.

SEC. 4. That after the 1st day of January, 1910, no person residing in Porto Rico and not a citizen of the United States may hold any office of honor or profit in any of the departments of public service in Porto Rico, whether executive, legislative, judicial, police, or whatsoever.

Mr. DOUGLAS. I submit that this bill has several important advantages over a bill granting citizenship indiscriminately to the Porto Rican electors.

In the first place, the bill puts it up to every elector of Porto Rico to become a citizen of the United States upon swearing allegiance to the country, to its laws, and to its Constitution, and this must of itself have some effect in the future upon those who thus voluntarily assume the obligations of citizenship. Then it will be noted that the bill itself, after a fixed date, which should now be extended, provides that no one not a citizen of the United States shall hold office in Porto Rico. In this way it provides, as I believe, for substantially quieting the malcontents who preach disloyalty, independence, or revolution. They must either go out of office or take an oath of allegiance to the Constitution and laws of the United States.

While I sincerely hope that this bill, or some such measure, will be speedily adopted by the Congress, I am not of the opinion that we should stop here.

I sincerely believe that the Porto Rican people are capable of a much greater measure of self-government than is conferred upon them by the present organic law governing that island. Their present parliament consists of two houses—an executive council and a house of delegates. The executive council con-

sists of 11 members, all appointed by the President, 6 of whom, citizens of the United States, are all heads of departments, and the other 5 are citizens of Porto Rico, without portfolios. The house of delegates is elected by the people in the various districts into which the island is divided. I believe the time has come to increase the executive council to 13 and to permit a majority of it to be elected by the people of Porto Rico. This would leave the veto to the governor, the heads of departments for the present in the hands of Americans, but would give the control of both houses to the Porto Rican people.

So far I am convinced we can now go with entire safety. This much would at least show to the people of Porto Rico our disposition to advance them toward the goal, not of independence, but of self-government, toward which, however distant, their aspirations ardently lead them, and the ultimate grant of which not one of us can have the temerity to deny. [Applause.]

Mr. KEIFER. Mr. Chairman, I yield to the gentleman from Delaware [Mr. BURTON] one hour.

Mr. BURTON of Delaware. Mr. Chairman, for more than a quarter of a century the question of a postal savings system has engaged the attention of this country. Believing in the wisdom of postal savings banks, I introduced, at the first session of this Congress, House bill 21263, which provides for the establishment of such a system. It is to this subject, and especially to the provisions of this bill, that I ask the attention of this Committee of the Whole for a brief period.

The importance of the measure under consideration will not be questioned by anyone. The money of a country is the life-blood of its trade and commerce, and determines, in a great measure, its financial and material condition. This, in turn, is a true index to the progress and development of a nation along economic, social, and moral lines. What, for instance, is more patent to the careful student of history than the fact that as peoples have developed and perfected their systems of finance they have also risen in the scale of social, intellectual, and moral well-being. That is to say that the two go hand in hand.

It is not intended to suggest that the development of a monetary system stands to these higher phases of life in the relation of cause to effect, or that the forces working for the improvement of financial conditions can in any sense be made a substitute for those higher moral and religious forces which make for the betterment of man and the upbuilding of a nation in all that is worthy and desirable. Far from it. The glory of a nation is its manhood, and its hope lies in those forces which build up and establish the highest and best type of manhood.

The suggestive fact remains, however, that a nation's material welfare keeps pace with its intellectual and moral growth, each reacting upon and promoting the other, and no nation has attained a high degree of civilization without developing a more or less elaborate and complex financial system. As a people ascends in the scale of social and civic life their needs and requirements become more numerous and complex, and their financial system must be correspondingly elaborated if they are to continue their progress and improvement along other lines.

Every nation of importance, either ancient or modern, has, sooner or later, developed commercial intercourse, not only among its own people, but with its neighboring peoples. The facility with which this intercourse can be carried on and the benefits to be derived therefrom are determined, in a large measure, by the character and condition of its financial system.

The most highly civilized nations have developed the most highly organized and elaborate systems of finance. This is essential to their material welfare; and if we, as a people, are to continue to ascend in the scale of life and approximate the glorious destiny which God has designed for us and placed within our reach, we must give careful consideration to, and make wise disposition of, this important question.

All careful students of our financial conditions are agreed that our system, if system it may be called, is defective in many respects, and should be speedily improved if we are to be saved from a recurrence of some of our sad and almost disgraceful experiences—item, the panic of 1907—or from possibly worse calamities, the very thought of which, if realized, must have a very detrimental effect upon our progress in every department of life.

Many thoughtful men have been searching for the remedy, and various plans have been suggested, and various expedients recommended. The painfully frequent and alarming upheavals which occur in our financial conditions are evidence that there is something radically wrong with the system, and the numerous bills now before Congress, proposing measures for relief, are

evidence that very earnest and persistent efforts are being made to meet the conditions and solve the difficulties.

In the way, however, of every speedy action to accomplish the desired relief stands the fact that our financial interests are so great and far-reaching and in their ramifications touch in a vital way so many other interests, individual or corporate, that it is almost impossible to devise any plan that will command sufficient support and following to carry it into effect in the face of the opposition of various elements likely to be aroused.

Consequently the time is passing away without any action, and our financial interests are left meanwhile exposed to the possibility of panic, with all its attendant evils and distress. Certainly some action affording relief and protection should be taken, and that right speedily.

I therefore bring forward for your consideration a measure which, I believe, has in it the possibilities and the promise of the most speedy relief, together with the largest measure of permanent good.

It does not claim to be perfect; no such measure would stand any show of passage. It does not presume to offer a panacea for all the financial ills; no single measure could probably be devised to accomplish that. It does not propose any distinctive or radical scheme of finance.

It proposes a simple plan for a large measure of immediate relief which entails no large amount of expense, no elaborate and complicated machinery for putting it into effect, which does not antagonize any pet schemes, or any sensitive financial interests, and which, for these reasons, should be able to pass Congress promptly and be put at once into operation, which could be done in the course of a few weeks.

The bill which I propose merely provides for carrying into effect, in the simplest and most effective manner, the recommendations of the President and of the Postmaster-General regarding the establishment of a postal savings system.

A number of bills have been presented to the same purpose, and following the plan not to propose any strictly new or radical scheme of finance the bill which I propose has followed in the main—so far as its strictly financial features are concerned—the general plan of other bills proposed for the same purpose.

Its distinctive feature is that it proposes the use of the postal savings certificate in carrying into effect the provisions of the bill, instead of the savings pass book, as proposed in other bills. This furnishes a much simpler and more available method, and would result in great benefit to the Government, both in the ease and facility with which it could be put into operation and in the saving in expense of operation.

The idea of postal savings banks or depositories is not new. An active propaganda was begun in England a hundred years ago, and after fifty years of agitation the idea was enacted into law by act of Parliament, passed in 1861. Since that time postal savings banks have been in successful operation in England. As proof of their satisfactory results, no backward step has ever been taken in England, but in rapid succession her example has been followed by the most progressive nations, until at least 14 of the foremost have such a system in successful operation, leaving the United States almost alone among the commercial nations in the want of it.

It has been advocated by the ablest statesmen and financiers in this country, from Postmaster-General Creswell, in 1871, to the present time. Postmaster-General Meyer has been an active supporter of the plan, and presented a most convincing argument in its favor before the Committee on Post-Offices and Post-Roads during the last session of Congress. The report of that committee presents perhaps the strongest array of facts, figures, and arguments in favor of a postal savings system ever presented to a legislative body. No fair-minded person can read this report without being convinced, and I heartily commend it to your consideration.

The press is almost unanimous in favor of postal savings banks, and popular sentiment is overwhelming. Only from the savings banks is there heard a discordant note, and they appear to be laboring under a misapprehension. Unfortunately, their patriotism appears not to have arisen above their own selfish interests, and the term "savings bank" seems to suggest to them competition in their own field.

Mr. GILLESPIE. Will the gentleman allow an interruption?

Mr. BURTON of Delaware. Certainly.

Mr. GILLESPIE. The gentleman states that the only opposition comes from savings banks. The national banks are opposing the system down in my district. Does not the gentleman have the same experience, that it is the national banks as well as the savings banks that are opposing it?

Mr. BURTON of Delaware. I will say to the gentleman that as far as my knowledge goes, I have heard no opposition from the national banks.

Mr. NORRIS. Is there not as much opposition from state banks? Does it not come from the bankers generally?

Mr. GILLESPIE. I have received no protest from state banks, but I have from national banks.

Mr. BURTON of Delaware. I never heard very much opposition from national banks, and very little, if any, from the state banks. That, however, might have escaped me, knowing that I was an advocate of it in a general way.

Mr. GAINES of Tennessee. If the gentleman will pardon me, my general information is that at the Denver convention the national bankers pronounced against postal savings banks, and are actively fighting it now. The bankers in my district have said nothing about it; but that is the fact, as I understand it.

Mr. BURTON of Delaware. I will say, so far as that is concerned, that that is no concern of ours. It is our duty to legislate for the people in order to do the greatest good to the greatest number. It is savers of small amounts that we are looking out for.

Mr. GAINES of Tennessee. I think the reason why the national banks are opposed to it is because they say that the Government is behind the postal-savings system, and that the law makes a depositor absolutely safe, which argues, by implication, that they are not safe in the national banks, which we know is a fact.

Mr. BURTON of Delaware. I will say that the Government can well afford to be responsible for the money that it gets. It has control of it; it has control of the investment and knows where it is put.

Mr. GAINES of Tennessee. The Government either ought to do that or make the national banks absolutely safe.

Mr. BURTON of Delaware. By a little investigation they can easily verify the fact that in every country where a postal savings system is in operation it has proven advantageous to the other savings banks.

The postal savings banks are not designed to be, and are not, in fact, a substitute for other savings banks or their rival, but their feeder. They meet a need which the other savings banks could never meet and reach a class which they could never reach.

Many people are timid about attempting to do banking business. They are suspicious of the stability of the banks and unfamiliar with their methods. Again, a large class of people are not convenient to banks. The average distance from banks of the rural population in the South and West is many miles, and thus a large per cent of the population of the country is practically debarred from the privilege of banking.

As evidence that this fact materially affects the saving habits of the people, it is only necessary to observe that the average of the savings business runs much higher in New England, where savings banks are most numerous, than in the South and West. The savings banks do not reach the people. The post-office is near to all.

Moreover, the masses of the people have absolute confidence in the Government and would be glad to have it take care of their savings. They somehow feel that the post-office belongs to them. They have been brought up to deal with it from childhood and to look upon it as the people's institution. Many would therefore deal with the post-office and deposit their savings who would not deal with the banks. No such mystery surrounds the transaction of business with the post-office as, in the minds of many, surrounds the banking business.

Because of this feeling of awe of the banks, and the idea that there is some mystery about the business, and the fear that their money may not always be safe in the hands of a bank, the masses of the people do not do a banking business. The result is that their savings, amounting from a few dollars to some hundreds, and in some cases to thousands, and in the grand total of many millions, are hidden away in various odd corners and curious receptacles for safe-keeping, being withdrawn thereby from the channels of trade to the serious detriment of every financial interest.

I want to say that I have in mind an instance that occurred in my section. I walked into the Lewis National Bank one day, and the cashier held out to me a bunch of money, faded, compressed, looking old and worn, and I said, "Where did you get that bunch of money?" He said that a woman living out 3 or 4 miles in the country brought it in the other day. A few days before she had come in and said that she heard that we were paying interest on deposits the way savings banks paid it. She said she would bring in some money, and she brought in this bunch of money, amounting to about \$475, and told the cashier that she had been walking over that money under the kitchen carpet for the last five years. Now, that money would have gone into the postal savings bank whenever she had accumulated five or ten dollars, and the commerce of the country would have had the benefit of it and she would have had the income from it.

The saver loses the income from his money, the banks are deprived of the profit that would accrue from its use, and trade suffers, because robbed of its lifeblood, resulting in periods of depression and financial unrest, often reaching the condition of panic.

From these considerations it appears certain that if the Government should furnish an attractive method for the accumulation and safe-keeping of these savings, it would not only result in bringing this money out of hiding and restoring it to the legitimate channels of trade, to the immediate and material benefit of a large class of people and of the commercial interests of the country generally, but would also furnish the solution to many of our financial problems and the remedy for many of our monetary ills.

No more important matter has demanded the attention of this body, and I solicit your very careful consideration of its details. As previously stated, the distinctive feature of this bill is its provision for the use of the postal savings certificate, and in this lies its superior merit. In other respects the bill follows the lines of other bills dealing with this subject, which have apparently received the most favorable consideration; and as these features are more or less familiar to you, I desire to call your attention especially to this simple, though unique, and ingenious device—the postal savings certificate—the ease with which it can be put into use by the Post-Office Department, and the beneficial results which would follow its use.

This device is the outgrowth, primarily, of the efforts of a practical banker to meet the needs and requirements of his own bank in the conduct of its daily business. He realized, with other bankers generally throughout the country, that there is a very real and pressing need for some provision to draw out and to put into circulation the vast sums hoarded and hidden away by the savers, as previously cited.

To accomplish this some inducement must be offered to them, and this has generally taken the form of the payment of interest on time deposits. The various plans and expedients which have been put into operation to that end have had a measure of success, to the extent that a large and distinctive branch of the banking business has been developed; but in their final working all of these various expedients have proved so troublesome and unsatisfactory that many banks have discarded their devices and abandoned the attempt.

The effort to meet the conditions has, however, resulted in the conception and development of a patented device, known as the "adjustable coupon certificate of deposit," which is claimed to furnish the solution of all these difficulties and to meet the needs and requirements of the case fully and exactly.

It furnishes a simple and adequate method of conducting the time-deposit business. It provides not only to the depositor a convenient and attractive means of accumulating savings and deriving an income therefrom in the meantime, but also proves a large saving to the bank in labor and expense. It secures the

largest returns with the least outlay. Essentially, it is simply a certificate of deposit, which may be issued with the greatest ease and facility by any bank or financial institution to any customer for any amount, for any time, at any rate, and upon any terms and conditions that may be agreed upon. Its distinctive feature is that it has attached to it interest coupons, which are manufactured, as to value, at the moment of issue. The bank is enabled by this device to make the value of the coupons accord with the varying amounts of the deposits represented by the certificates to which the coupons are attached.

A study of the features and the possibilities of this device soon developed the fact that it might be employed for a wide range of uses. Indeed, it is available wherever an interest-bearing obligation can be employed.

The originator, as a test of its possibilities and of its adaptability to various uses and conditions, has applied it theoretically and practically to various financial propositions as they have been brought to his attention. In the pursuit of this plan, when the proposition of the Postmaster-General for the establishment of postal savings banks was made public, the principle of the device was applied to the plan, resulting in the postal savings certificate, which, I believe, solves the whole question, and furnishes a simple and available means of putting the plan into speedy operation, and thus of realizing the benefits which are certain to accrue.

As the details of the form of this device are treated somewhat exhaustively in the appendix which accompanies the bill, and with more accuracy and fullness than would be possible for me in the limited time at my disposal, I will ask permission to print the appendix as a portion of my speech in the Record without reading it at this time; and as a copy of this appendix will be supplied to each Member, I respectfully urge that you give it very careful study, and I assure you that it will well repay the trouble.

APPENDIX.

GENERAL DESCRIPTION OF POSTAL SAVINGS CERTIFICATE.

The device proposed to be used as an evidence of postal savings deposits and in lieu of the ordinary savings pass book, under the provisions of the foregoing bill, consists of five sheets of paper the size of a \$1 bill, bound together at the left-hand end and perforated near the binding, so that they can be readily torn apart. The first two of these sheets are signature cards, or stubs, to be signed by the depositor, one being forwarded on the date of issue to the Treasurer of the United States, Washington, D. C., and the other being retained by the post-office issuing the postal savings certificate. The third and fourth sheets are interest coupons, numbered "1" and "2" and arranged in the order of their maturity, and the last is the certificate proper. The forms of these various sheets are shown below, and for convenience in reference are designated as follows:

Signature card to be sent to the Treasurer of the United States, designated as "a;" signature card to be retained by the post-office of issue, designated "b;" interest coupon No. 1, maturing six months after date, designated "c;" interest coupon No. 2, maturing twelve months after date, designated "d;" postal savings certificate proper, designated "e;" the back of signature cards (the same form appearing on the back of each), designated "f;" back of interest coupons (the same form appearing on the back of each), designated "g;" and back of certificate proper, designated "h."

ILLUSTRATIONS OF FORMS.

Signature card No. 1.

(Designated "a.")

STUB OR SIGNATURE CARD:

To be signed by Depositor, torn off by Post Office issuing the Certificate and forwarded on day of issue to Treasurer of the United States, Washington, D. C.

UNITED STATES OF AMERICA

Postal Savings Certificate No. 72.

ISSUED FOR NOT MORE THAN \$100

ISSUED by the Post Office at GOOD WILL, VIRGINIA, for the amount punched in the left-hand margin of this sheet. With two interest coupons attached, maturing respectively, at six and twelve months from date of issue, each being for one per cent. of the amount of Certificate.

RECEIVED on the date punched on this sheet the above-described Certificate, with two interest coupons attached. This Certificate if made payable "to order," must be endorsed as follows:

Address _____ Name _____

DATE OF DEPOSIT IS PUNCHED HERE.—VOID IF MORE THAN ONE DATE IS PUNCHED.

JAN	FEB	MCH	APR	MAY	JUN	1908	1909	1910	Day	1	2	3	4									
JUL	AUG	SEP	OCT	NOV	DEC	1908	1909	1910	5	6	7	8	9									
X	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31

PUNCH PROPER MONTH. THEN PUNCH THE REQUIRED YEAR IN THE SAME LINE

Tear off along dotted line.

Amount Deposited	
Tens	Dols.
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10

Patented Nov. 13, 1906, by Chas. Hall Davis

Signature card No. 2.
(Designated "b.")

STUB OR SIGNATURE CARD.

To be signed by the Depositor, torn off and preserved by the Post Office Issuing this Certificate.

UNITED STATES OF AMERICA

Postal Savings Certificate No. 72.

ISSUED FOR NOT MORE THAN \$100

ISSUED by the Post Office at GOOD WILL, VIRGINIA, for the amount punched in the left-hand margin of this sheet. With two interest coupons attached, maturing respectively, at six and twelve months from date of issue, each being for one per cent. of the amount of Certificate.

RECEIVED on the date punched on this sheet the above-described Certificate, with two interest coupons attached. This Certificate if made payable "to order," must be endorsed as follows:

Address _____	Name _____
---------------	------------

DATE OF DEPOSIT IS PUNCHED HERE.—VOID IF MORE THAN ONE DATE IS PUNCHED

DATE	JAN		FEB		MCH		APR		MAY		JUN		1908		1909		1910		Day	1	2	3	4
	JUL		AUG		SEP		OCT		NOV		DEC		1908		1909		1910		5	6	7	8	9
X	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	

THE DEPOSITOR MUST SIGN THIS AS WELL AS THE PRECEDING CARD

Interest coupon No. 1.

(Designated "c.")

INTEREST COUPON NO. 1

DETACHED FROM TWO PER CENT. POSTAL SAVINGS CERTIFICATE
NOT GOOD FOR MORE THAN ONE DOLLAR

THE UNITED STATES OF AMERICA will pay to bearer on the date punched below (which date is six months from the date of issue of the Certificate, from which this interest coupon is detached) at the United States Treasury, Washington, D. C., or at any money order Post Office of the United States, the amount punched in the left-hand margin of this sheet, being interest on its two per cent. Postal Savings Certificate, issued for the amount punched on the back of this coupon, and numbered 72.

SPECIMEN

Treas. U. S.

DUE-DATE OF THIS INTEREST CHECK IS PUNCHED HERE. VOID IF MORE THAN ONE DATE IS PUNCHED

DATE																																
JUL AUG SEP OCT NOV DEC 1908 1909 1910 Day 1 2 3																																
JAN FEB MCH APR MAY JUN 1909 1910 1911 5 6 7 8																																
X	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31										

TO COLLECT INTEREST TEAR OFF TOP COUPON SHEET WHEN IT FALLS DUE

Patented Nov. 13, 1906, by Chas. Hall Davis

Interest coupon No. 2.

(Designated "d.")

INTEREST COUPON NO. 2
DETACHED FROM TWO PER CENT. POSTAL SAVINGS CERTIFICATE
NOT GOOD FOR MORE THAN ONE DOLLAR

THE UNITED STATES OF AMERICA will pay to bearer on the date punched below (which date is twelve months from the date of issue of the Certificate, from which this interest coupon is detached) at the United States Treasury, Washington, D. C., or at any money order Post Office of the United States, the amount punched in the left-hand margin of this sheet, being interest on its two per cent. Postal Savings Certificate, issued for the amount punched on the back of this coupon, and numbered 72.

Treas. U. S.

DUE-DATE OF THIS INTEREST CHECK IS PUNCHED HERE. VOID IF MORE THAN ONE DATE IS PUNCHED

DATE	JAN	FEB	MCH	APR	MAY	JUN	1909	1910	1911	Day	1	2	3	4									
	JUL	AUG	SEP	OCT	NOV	DEC	1909	1910	1911	5	6	7	8	9									
	X	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31

TO COLLECT INTEREST TEAR OFF TOP COUPON SHEET WHEN IT FALLS DUE

Patented Nov. 13, 1906, by Chas. Hall Davis.

Certificate proper.

(Designated "e.")

CERTIFICATE.
UNITED STATES OF AMERICA
TWO PER CENT. POSTAL SAVINGS CERTIFICATE No. 72.

ISSUED FOR NOT MORE THAN \$100.00 AND FOR NOT LONGER THAN ONE YEAR. Payable at or after the Expiration of one year from date of issue. After the expiration of one year from the date of issue, this Postal Savings Certificate will cease to bear interest. The title to this Certificate will pass by delivery, if made payable to bearer.

THIS CERTIFIES that there has been deposited with the United States Government at its Post Office in Good Will, Va., the amount punched in the left-hand margin of this Certificate,

This amount will be paid to _____ or order, on or after the expiration of one year from the date punched hereon, upon the surrender of this Certificate properly endorsed. This Certificate is payable at the United States Treasury, Washington, D. C., or at the Post Office issuing same. This Certificate bears interest at the rate of two per cent. per annum, payable semi-annually at six and twelve months, respectively, from the date of issue of this certificate, on presentation and surrender of the interest coupons hereto attached when respectively due. (The due-date of each interest coupon is punched near the bottom of the coupon itself.)

(Countersigned) _____ SPECIMEN Postmaster at _____ Signed _____ SPECIMEN

Treas. U. S.

DATE OF DEPOSIT IS PUNCHED HERE.—VOID IF MORE THAN ONE DATE IS PUNCHED.

DATE	JAN	FEB	MCH	APR	MAY	JUN	1908	1909	1910	Day	1	2	3	4									
	JUL	AUG	SEP	OCT	NOV	DEC	1908	1909	1910	5	6	7	8	9									
	X	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31

TO COLLECT INTEREST TEAR OFF TOP COUPON SHEET WHEN IT FALLS DUE

Patented Nov. 13, 1906, by Chas. Hall Davis.

Back of signature cards.

[The same form appearing on the back of each.]

(Designated "f.")

Patented Nov. 13, 1906, by Chas. Hall Davis.

Value of Coupon	
Cents	Dimes
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10

Val. of each int. Ck. punched here. Good only when one space is punched in each column.

DUE-DATE OF FIRST INTEREST CHECK IS PUNCHED HERE. VOID IF MORE THAN ONE DATE IS PUNCHED

4	3	2	1	Day	1910	1909	1908	DEC	NOV	OCT	SEP	AUG	JUL									
9	8	7	6	5	1911	1910	1909	JUN	MAY	APR	MCH	FEB	JAN									
31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	X

TO COLLECT INTEREST TEAR OFF TOP COUPON SHEET WHEN IT FALLS DUE

Back of interest coupons.

[The same form appearing on the back of each.]

(Designated "g.")

The title to this coupon will pass by delivery.

The face value of this coupon will be paid at its maturity, or at any time thereafter.

This face value, and date of maturity, are punched on the other side of this coupon.

No coupon will be paid by the United States Government which is punched for more than one per cent. of the face value of the Postal Savings Certificate from which it was detached.

This face value is punched hereon.

Amount Deposited	
Dols.	Tens
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10

Am. deposited is punched here. Good only when one space is punched in each column.

DATE OF DEPOSIT IS PUNCHED HERE.—VOID IF MORE THAN ONE DATE IS PUNCHED.

4	3	2	1	Day	1910	1909	1908	JUN	MAY	APR	MCH	FEB	JAN									
9	8	7	6	5	1910	1909	1908	DEC	NOV	OCT	SEP	AUG	JUL									
31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	X

TO COLLECT INTEREST TEAR OFF TOP COUPON SHEET WHEN IT FALLS DUE

Back of certificate proper.

(Designated "h.")

DUE-DATE OF LAST INTEREST CHECK IS PUNCHED HERE. VOID IF MORE THAN ONE DATE IS PUNCHED																						
TO COLLECT INTEREST TEAR OFF TOP INTEREST CHECK WHEN IT FALLS DUE																						
4	3	2	1	Day	1911	1910	1909	JUN	MAY	APR	MCH	FEB	JAN									
9	8	7	6	5	1911	1910	1909	DEC	NOV	OCT	SEP	AUG	JUL									
31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	X

Value
of Coupon

Cents	Dimes
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10

Val. of each int. Ck. punched here. Good only when one space is punched in each column

SCHEDULES.

There are at the left-hand ends of both signature cards, of both interest coupons, and of the certificate proper, schedules of figures consisting of two vertical columns. The left-hand column runs from zero to nine, inclusive; the right-hand column from zero to ten, inclusive. These schedules are headed as follows: On the two signature cards and certificate proper, "Amount deposited;" on the two interest coupons, "Value of coupon." Above these vertical columns of figures are placed subheads, as follows: On the two signature cards and the certificate proper, the left-hand column is headed "Tens," and the right-hand column "Dollars," giving the schedule a maximum capacity of \$100; on the two interest coupons, the left-hand column is headed "Dimes," and the right-hand column "Cents," giving these schedules a maximum capacity of \$1. These schedules are employed to denote, on the two signature cards and certificate proper, the amount deposited, and on the two interest coupons the value of these interest coupons, or, in other words, the interest on the amount deposited for a certain specified time. The desired amounts are indicated in these schedules by punching out the proper figures. When the figures are punched the punch cuts entirely through the signature cards, the interest coupons, and the certificate proper, thus indicating by one process the proper amount on each one of these sheets.

By virtue of the different headings to these schedules the amount indicated by the figures in the schedules at the left-hand ends of the interest coupons is 1 per cent of the amount indicated by the corresponding figures in the schedules at the left-hand ends of the two signature cards and the certificate proper. Consequently each of the coupons represents 1 per cent of the amount deposited, as represented by the signature cards and the certificate proper. As the certificate bears interest at the rate of 2 per cent per annum, each coupon will represent the interest on the amount deposited for a period of six months, which is 1 per cent.

These schedules are superposed and made to register, so that when the amount deposited is punched in the schedule as it appears on the first signature card, by punching through the form this amount deposited is indicated on the two signature cards and the certificate proper, and the value of each interest coupon is indicated upon the coupon itself.

In the illustration given above, the figure "3" is punched in the "tens" column of the schedule on the face of the first signature card and the figure "7" in the "dollars" column, showing a value of \$37. The thrust of the punch cuts through each sheet of the form and indicates on the two signature cards and the certificate proper that the amount deposited is \$37. At the same time it punches on the interest coupons "3" in the "dimes" column and "7" in the "cents" column, indicating a value of 37 cents. Three dimes are 1 per cent of 3 tens of dollars; 7 cents are 1 per cent of \$7, and 37 cents are 1 per cent of \$37. Each coupon, therefore, represents 1 per cent interest on the amount deposited, which is the interest thereon for six months; and the two coupons represent the interest on the amount deposited for one year at 2 per cent.

Thus by a single stroke of the punch, the amount deposited is indicated on the two signature cards and the certificate proper, and the interest thereon is automatically calculated and its amount shown on the interest coupons. Error in interest calculation is rendered impossible.

Near the bottom of the two signature cards, the certificate proper, and the two interest coupons is a schedule of dates, so superposed as to register. These schedules on the two signature cards and the certificate proper are employed to denote the date of deposit and on the two interest coupons the due date, or date of maturity, of these interest coupons, respectively. The dates on the two interest coupons are so transposed that when the date of deposit is indicated in the schedule on the first signature cards, by punching through all the sheets of the form this date of deposit will be indicated on the two signature cards and the certificate proper and on the two interest coupons will be indicated their own due dates, respectively.

Thus in the illustration given, the date of deposit is indicated in the schedule on the face of the first signature card as December 7, 1908. The stroke of the punch cuts through all the sheets of the form and at the same time indicates on the two signature cards and the certificate

proper this date of deposit, December 7, 1908; on the first interest coupon its due date, June 7, 1909; and on the second interest coupon its due date, December 7, 1909.

Both the schedules denoting amounts and the schedules denoting dates, which appear upon the faces of the various sheets of the form, are also placed in the reverse order on the backs of the sheets in such position that the schedules on the face and back of the several sheets register with each other, as follows:

"The schedules, which on the face of the two signature cards and the certificate proper denote the amount deposited and the date of deposit, are placed upon the backs of the two interest coupons; and the schedules, which on the face of the two interest coupons denote the value of these interest coupons and their due dates, respectively, are placed upon the backs of the two signature cards and the certificate proper."

This provides both a safeguard and additional information, with these results:

"When the amount deposited and the date of deposit are correctly punched in the schedules as they appear upon the face of the first signature card, by punching through all the sheets of the form, the amount deposited and the date of deposit are indicated on the faces of the two signature cards and of the certificate proper, and the value of each interest coupon and the respective due dates of these coupons are shown upon the faces of these coupons themselves. On the backs of the two signature cards and the certificate proper are shown the value of each interest coupon, and the due dates of these coupons, and on the backs of the coupons the amount deposited and the date of deposit."

"At the left-hand ends of the columns of figures as a precaution is printed the statement that the certificate is 'good only when one space is punched in each column.' Above the dating schedule on each sheet of the form is a statement of the particular date indicated in that schedule, and of the fact that the certificate is 'void if more than one date is punched.' Below the schedule on the first signature card are placed instructions for properly punching the date. Below the dating schedule on the second signature card are placed instructions for the signing of these signature cards. Below the dating schedule on the two interest coupons and the certificate proper are placed instructions for the collection of interest. On the signature cards, the interest coupons, and the certificate the serial number of the certificate appears. In the illustration shown the serial number is 72, so that the various parts of the device can be identified with reference to each other."

SIGNATURE CARDS "A" AND "B."

The signature cards recite that the certificate is issued by the post-office at Good Will, Va., for the amount punched in the left-hand margin, which amount can not exceed \$100. It further recites that the certificate has attached to it two interest coupons maturing, respectively, at six and twelve months from the date of issue, each being for 1 per cent of the amount of the postal savings certificate. Below this is a receipt and place for signature to be signed by the depositor. This statement acknowledges the receipt, on the date punched on the signature cards, of the certificate described thereon, with two interest coupons attached, and directs that the certificate, if made payable "to order," must be indorsed according to the signature thereon. Below this is a blank space for the signature and address of the depositor.

The two signature cards, designated above as "a" and "b," are identical, except that at the top of "a" is a notice to the postmaster directing him to tear off "a" when the certificate is issued and forward it on that day to the Treasurer of the United States, Washington, D. C., and at the bottom are instructions for properly punching the date, while at the top of "b" is a notice to the postmaster directing him to tear off "b" and retain it, and at the bottom are instructions for the proper signing of the signature cards. Both of these signature cards are signed by the depositor with his name and address. There is, therefore, provided both at the United States Treasury, Washington, D. C., and at the post-office issuing the certificate, the signature of the depositor, so that if the certificate is made payable to the order of the depositor, both the post-office of issue and the United States Treasury, at Washington, D. C., have his signature, thereby enabling them to see that the indorsement on the back of the certificate is made by the proper party.

The signature cards bear the same serial number as the certificate proper, and afford an easy method of identifying the indorsement of the depositor. If the certificate is presented for redemption at the post-office of issue, the postmaster looks up signature card No. 72, and compares the signature on the card with the signature on the back of the certificate. If the certificate is presented for redemption at the United States Treasury, Washington, D. C., it is only necessary to look up Good Will, Va., No. 72, and compare the indorsement on the back of the certificate with the signature card No. 72. These two signature cards designated as "a" and "b" in the illustration above are detached before the postal savings certificate is delivered to the depositor.

INTEREST COUPONS "C" AND "D."

The interest coupons designated as "c" and "d" in the illustration above are practically duplicates, except as to number and date of maturity. When the postal savings certificate to which they are attached is properly issued, they will each represent the interest on the amount of value of the certificate for six months, which is 1 per cent of the value of said certificate. They have at their left-hand ends schedules similar to the schedules at the left-hand ends of the two signature cards and the certificate proper, and registering therewith, but so headed that the figures in these schedules represent 1 per cent of the amount indicated by the corresponding figures in the schedules at the left-hand ends of the signature cards and the certificate proper.

The interest coupons have near the bottom a dating schedule similar to the schedules placed upon the signature cards and the certificate proper, and made to register therewith, but so arranged as to indicate the date of maturity or due date of the interest coupons, respectively. The interest coupon No. 1 matures six months from the date of issue, and coupon No. 2 matures twelve months from date of issue. Both coupons state that they are detached from 2 per cent postal savings certificate, and the serial number 72 appears on each.

The coupons recite that the United States of America will pay to bearer on the date punched near the bottom of the coupon, which is six months (or twelve months) after date of issue of the certificate from which they are detached, at the United States Treasury, Washington, D. C., or at any money-order post-office of the United States, the amount punched in the left-hand margin of the coupon, being interest on its 2 per cent postal savings certificate, issued for the amount punched on the back of the coupon, and bearing the serial number 72.

The signature of the Treasurer of the United States is presumed to be engraved on these coupons in the space indicated for that purpose.

Above the dating schedule is the statement, "Due date of this interest coupon is punched here. Void if more than one date is punched." Below the dating schedule is the instruction, "To collect interest tear off the top coupon when it falls due."

As the maximum value of the certificate is \$100 and the maximum value of the coupon is 1 per cent of \$100, it follows that the maximum value of the coupon is \$1, and as an additional safeguard there appear on the face of each coupon the words, "Not good for more than \$1."

The coupons are made payable to bearer. They therefore require no indorsement, and no coupon can exceed \$1 in value. As they require no indorsement or identification, they are made payable either at the Treasury of the United States at Washington, D. C., or at any money-order post-office. In this particular the difference between the coupons and the certificate is that the certificate can be registered as payable to a named party, in which case it requires the indorsement of that party. The signature of the depositor is furnished on the signature card, both to the post-office of issue and to the United States Treasury at Washington, D. C. Consequently, the certificate is made payable only at the post-office of issue or at the United States Treasury at Washington, where the signature can be identified. The coupons, being payable to bearer, require no such provision and are therefore payable at any money-order post-office. The coupons being necessarily for small amounts, there is no danger of embarrassment to the money-order post-office by a call for this money.

POSTAL SAVINGS CERTIFICATE "e."

The depositor then receives the postal savings certificate No. 72, and designated as "e" in the illustration above, with two interest coupons attached, designated as "c" and "d" in the illustration above. This postal savings certificate bears at its left-hand end the schedule of figures denoting amounts, and near the bottom the dating schedule, as heretofore described.

The certificate is identified by the statement at the top, designating it as 2 per cent postal savings certificate No. 72, issued for not more than \$100 and for not longer than one year, payable at or after the expiration of one year from the date of issue, at which time it will cease to bear interest. It also states that "the title to this certificate will pass by delivery, if made payable to bearer," the object of this being to notify the depositor that unless the certificate is registered as payable to him, it will pass by delivery like ordinary currency.

The face of the certificate certifies that there has been deposited with the United States Government, at its post-office in Good Will, Va., the amount punched in the left-hand margin of the certificate, namely, \$37. It further states that this amount, \$37, will be paid to the depositor (a blank space being left for the insertion of the name of the depositor) or order, on or after the expiration of one year from the date punched on the certificate, upon the surrender of the certificate properly indorsed. The certificate states that it is payable at the United States Treasury, Washington, D. C., or at the post-office of issue. It can readily be paid at either of these places, as the United States Treasury, at Washington, D. C., and the post-office of issue have each retained a signature card enabling them to identify the indorsement, should the certificate be payable to a named party.

The certificate further recites that it bears interest at the rate of 2 per cent per annum, payable semiannually, at six and twelve months from the date of issue of the same, on the presentation and surrender of the interest coupons attached to the certificates when respectively due. It also calls attention to the fact that the date on which the interest coupons become due is punched on the interest coupons themselves. The signature of the Treasurer of the United States is presumed to be engraved on this certificate, but the certificate is not valid until countersigned by the postmaster at Good Will, Va., and a space for his countersignature is provided at the lower left-hand portion of the certificate.

The certificate also instructs the depositor how to collect his interest, namely, "To collect interest, tear off top coupon sheet when it falls due," the top coupon sheet being the first maturing coupon, as above described. The certificate contains a safeguard in that it has printed on its face the words, "Issued for not more than \$100 and for not longer than one year," indicating that the maximum value of the certificate can never exceed \$100 (that being the maximum value that can be punched in the columns of figures at the left-hand end), and indicating

further that the certificate matures at the end of one year and does not bear interest after that time.

It might be advisable to provide that the certificate can be cashed at any time. This can be done by adding to one of the paragraphs on the face of the certificate so that it will read as follows: "This amount will be paid to _____ or order, on or after the expiration of one year from the date punched hereon, upon the surrender of this certificate properly indorsed, or it will be paid on demand at any time, upon the surrender of the certificate properly indorsed, together with all unmatured interest coupons."

BACK OF SIGNATURE CARDS.

The backs of the signature cards, designated as "f" in the illustration given above, are duplicates and are identical with the schedules appearing on the face of the interest coupons, except that on the backs of the signature cards these schedules are arranged in the reverse order, so as to register with the schedules on the face of the signature cards. When the amount deposited and the date of deposit are punched on the face of these signature cards, the same process will indicate in the schedules on the backs of these cards the value of each interest coupon and the date of maturity of the first interest coupon.

BACK OF INTEREST COUPONS.

The backs of the two interest coupons, designated "g" in the illustration given above, are identical. They bear the same schedules as are found on the face of the two signature cards and certificate proper, except that they are reversed so as to register with the schedules on the face of these interest coupons. When the value of each interest coupon and its date of maturity are punched on the face of the interest coupon, the schedules on the back will indicate the amount deposited and the date of deposit.

The backs of the interest coupons also bear the following explanation and instructions: That the title to the coupon will pass by delivery; that the face of the coupon will be paid at maturity or at any time thereafter; that the face value and date of maturity are punched on the other side (face) of the coupon; as a safeguard, that no coupon will be paid which is punched for more than 1 per cent of the face value of the postal savings certificate from which it was detached; and that the face value of the certificate is shown by the schedule on the back of the interest coupon.

BACK OF CERTIFICATE.

The back of the certificate proper, designated as "h" in the illustration given above, bears the same schedules as are found on the face of the interest coupons, except that they are arranged in the reverse order, so as to register with the schedules on the face of the certificate. When the amount deposited and the date of deposit are punched on the face of the certificate, the same process indicates in the schedules on the back of the certificate the value of each interest coupon and the due date of the last interest coupon.

Any other matter of explanation or instruction deemed desirable may be placed upon the backs of the two signature cards and certificate proper, which, in the illustration given above, are left blank, except as heretofore described.

In all cases the schedules denoting amounts described herein as being placed across the left-hand end of the various sheets of the forms may be enlarged and placed horizontally across the face of the sheets above the dating schedules. In that case the schedule is used as a background and the other matter printed over it. This gives more space, both for schedules and for the other matter, and by a proper contrast in the ink both can be made perfectly plain. This form does not in any manner affect the principle or application of the device, and the explanations given are equally applicable to this form.

ELASTICITY.

The device is absolutely elastic, and a certificate with interest coupons attached can be issued for \$1 or for \$100, or for any intermediate amount, with equal ease. As an illustration, suppose that it be desirable to issue a certificate for \$7. In that case, the figure "0" would be punched in the "tens" column, and the figure "7" in the "dollars" column, in the schedule at the left-hand end of the form, indicating that the value of the certificate is no "tens" and 7 "dollars." When this amount is punched in the schedule as it appears on the face of the first signature card, by punching through all the sheets of the form the punch cuts through the interest coupons, indicating on them their own value, which is the interest at 1 per cent on the amount deposited. In the illustration before us this process will indicate on the two signature cards and the certificate proper that the value of the certificate is no "tens" and 7 "dollars." At the same time it will indicate on each interest coupon that its value is no "dimes" and 7 "cents." It will be observed that the 7 cents is 1 per cent of \$7. The calculation of interest is therefore absolutely automatic, and requires no thought or attention. When the proper figures are punched to denote the amount deposited, or value of the certificate, the same punch automatically calculates the interest, and indicates on the face of each interest coupon its own value.

FLEXIBILITY.

The flexibility of the device can be seen by noting that if it were deemed advisable to make the maximum value of the certificate \$1,000 instead of \$100, this could be accomplished by adding another vertical column of figures to the left-hand side of the schedules, which additional column on the signature cards and the certificate would be headed with the word "hundreds," and on the interest coupons with the word "dollars," so that the three columns of figures at the left-hand ends of the signature cards and the certificate would be headed "hundreds," "tens," and "dollars," and on the interest coupons the corresponding columns would be headed "dollars," "dimes," and "cents." In this case the maximum value of the certificate would be \$1,000, and the maximum value of the interest coupons would be 1 per cent of \$1,000, or \$10.

This would also necessitate a change in the statement on the face of the signature cards and the certificate, "Issued for not more than \$100," to "Issued for not more than \$1,000," and on the interest coupons it would require a change of the statement, "Not good for more than \$1," to "Not good for more than \$10." Moreover, if the Government preferred to use these postal savings certificates with coupons for more than one year, this could easily be done by simply adding additional coupons, and the number of coupons attached to the postal savings certificate could be increased to cover any number of years. This will not in any way conflict with the essential principle of the device nor affect its simplicity. The same thrust of the punch which indicates the face value of the certificate and of the coupons in the illustration given above would in like manner indicate the face value of the certificate, and the value of the coupons, even if coupons for any number of years were attached to the certificate. The vertical col-

umns of figures being so superposed as to register, the punch would cut through all the coupons at the same stroke.

It is therefore evident that the details of this device can be modified in almost any respect to suit the requirements of the situation, as the same may become apparent, without in any manner affecting its availability for use. The essential of the device consists in the schedules of figures indicating, respectively, the value of the certificate and the value of the coupons, and providing, on account of our decimal system of money, an absolutely automatic calculation of interest.

SIMPLICITY.

The absolute simplicity of this postal savings certificate constitutes one of the strongest arguments for its use. Upon its adoption it could be at once placed in operation in every post-office. The details of its use are so simple that a child could issue the certificate and calculate the interest. The only preparation needed would be to furnish each post-office of issue with the necessary forms of certificate and a simple hand punch. To issue a postal savings certificate requires only the following steps:

- "1. Have the depositor write his name and address on both signature cards.
- "2. Punch through all the sheets at the left-hand end one figure in each column to indicate the amount of deposit.
- "3. Punch through all the sheets in the dating schedule at the bottom the date of deposit.
- "4. On the certificate proper fill out the name of the depositor, and have the postmaster countersign.
- "5. Detach the two signature cards and deliver the certificate with the two interest coupons to the depositor.
- "6. Mail signature card No. 1 to the department in Washington; file signature card No. 2 for future reference."

These simple steps require no special knowledge or ability. A man of less than average intelligence could carry out the instructions. There is no calculation of interest, and no opportunity for mistake. As between the postmaster and the department, in handling these postal savings certificates there is a simple and absolute check. The department sends to the postmaster at Good Will, Va., 1,000 forms of postal savings certificates, numbered from 1 to 1000, inclusive, and takes his receipt therefor. The signature cards sent in each day keep the department fully informed from day to day as to the business done. When the post-office inspector comes to Good Will he is informed that at the close of business on the preceding day, say, 513 postal savings certificates have been issued out of the 1,000 forms received by the postmaster. This would leave 487 forms in the postmaster's hands. The inspector counts them, and if he finds only 486 the postmaster is immediately required to deposit with the department \$100 (maximum value of the certificate) plus twice \$1 (maximum value of the coupons), or a total of \$102, thereby absolutely protecting the Government. Should a postal savings certificate be mutilated in issuing, then this mutilated certificate could be returned as a voucher to the department and the postmaster receive proper credit therefor.

DISTINCTIVE FEATURES.

The foregoing bill, providing for the use of this device by postal savings depositories, corresponds in the main with other bills presented for the same purpose. The essential difference is that the foregoing bill provides for the use of the postal savings certificate as an evidence of deposit in the place of the savings pass book provided for in other bills.

COMPARISON BETWEEN THE SAVINGS PASS BOOK AND THE POSTAL SAVINGS CERTIFICATE.

The savings pass book is open to the following objections:

"(a) The depositor placing his savings with the post-office receives as an evidence of his deposit a small pass book. This pass book is not transferable, and is not available for use in any way, except that the depositor can bring his pass book back to the post-office of issue, and upon doing this can withdraw all or a part of his funds. If it is inconvenient to go to the post-office of issue, then the depositor has no means of obtaining any portion of his deposit. The pass book not being transferable must necessarily be deposited by him in some place for safe-keeping, and will frequently be lost or mislaid, thereby occasioning great trouble to the department and to the depositor to have it re-issued so as to enable him to withdraw his money."

Moreover, under the savings pass-book plan, there is no method provided by which the depositor can withdraw his interest as such at stated periods. The interest under the savings pass-book system is calculated at certain times upon the delivery of the pass book to the department, and is then credited on the pass book, which is thereupon returned to the depositor. There is no piece of paper or obligation of any kind representing the interest as distinguished from the principal, and enabling the depositor to withdraw the interest at stated periods.

Moreover, during the period when the pass book is in the hands of the department for the purpose of computing and crediting the interest, the depositor has nothing to represent his account, and is in the meantime debarred both from depositing or withdrawing money.

"(b) Under the pass-book system, and under the bills providing for its use, the books must be turned in at stated intervals, say, twice a year, so that the interest can be calculated. If there were outstanding a million pass books, it would be almost impossible to have all of these pass books turned in to the department for the purpose of computing and crediting the interest. Should the number equal the number outstanding in Great Britain in 1904, which was approximately 10,000,000, the task would be quite impossible. Should even a large part of them be turned in, the labor devolving upon the department in calculating the interest on this number of separate accounts would be enormous; it would necessarily result in errors, and would prove a cumbersome machinery both to the Government and to the depositor. The cost involved would also be a serious item, at the lowest estimate running into millions.

"(c) Under the pass-book system the depositor only draws interest from and after certain specified times. He does not draw interest from the date of deposit, and is therefore deprived of interest for the use of his money for a portion of the time that the money is deposited with the Government. This also involves the Government in a great deal of unnecessary labor to compute the interest for the proper time. It also increases the liability to error and the opportunity for fraud."

THE POSTAL SAVINGS CERTIFICATE.

The postal savings certificate offers the following advantages over the savings pass book:

"(a) The certificate is issued at the time of deposit, with interest coupons attached representing interest on the deposit from the time that the money is placed with the Government; that is to say, the certificate bears interest from the date of deposit.

"The depositor receiving a postal savings certificate need not come to the post-office of issue to collect his interest, because he can detach

his interest coupon when the same matures and collect it at any money-order post-office, or he can deposit it for collection with any bank or country store. He can collect his certificate in the same way by simply indorsing it. He therefore does not have to go to the post-office of issue to collect either his interest or principal, as he has to do in the case of the savings pass book.

"Moreover, the savings pass book is of no value except to enable the owner to withdraw his money from the post-office where it is deposited, while the postal savings certificate is, in substance, a coupon bond or obligation, registered as to principal, with coupons payable to bearer. The depositor can use his postal savings certificate in all the ways in which he can use an ordinary coupon bond or obligation. He can detach his coupons when due and collect his interest or he can use both coupons and certificate in any way in which any other security could be used. He can transfer his certificate with the coupons to any other party by simply indorsing the certificate, whereas under the savings pass-book plan he can not transfer it except by withdrawing the deposit and having another party redeposit it.

"(b) With the postal savings certificate the interest is automatically calculated for the life of the certificate at the time of issue. With the savings pass book the pass books must be turned in to the department at stated times, and each account requires an interest calculation and a credit of the accrued interest to the depositor on the pass books, and also on the books of the department. Under the postal savings certificate plan, the automatic calculation of interest is complete when the figures denoting the amount deposited are properly punched in the schedule as it appears on the face of the first signature card, the punch at the same time cutting through all the sheets of the form. There is never any other calculation of interest. There is no necessity for returning the postal savings certificate to the department in order to have the interest calculated. The interest is calculated at the beginning for the life of the certificate, and the life of the certificate can be made as long as desired by simply adding two additional coupons for each year of additional life. The labor involved in the illustration given above, to calculate interest on a million or ten million pass books assumed to be turned in, is entirely eliminated by the use of a postal savings certificate, because of the fact that with the postal savings certificate this calculation is made at the time of issue, and is made automatically. The liability to error and mistake necessarily incident to a large number of calculations of interest is absolutely done away with. The loss on account of errors in interest calculations and the enormous amount of work incident to such calculations would probably constitute the largest portion of the cost to the Government in the use of the savings pass book. By eliminating those two items of cost, the employment of the postal savings certificate in the conduct of a postal savings bank system would probably save the Government over any other plan proposed more than the entire cost of the operation of such a system under this plan.

"(c) With the postal savings certificate the depositor draws interest from the date of deposit, this being payable in equal installments at six and twelve months after the date of deposit. The Government, upon paying this interest, has a voucher for every interest payment. The interest is paid only upon the presentation of the voucher. The depositor must present his interest coupon to collect his interest, and the Government pays the interest to the party who holds the coupon, thereby obviating all questions as to what amount of interest is due and to whom it is payable. No error in interest calculation can occur, for the reasons stated above. The interest coupon itself contains safeguards which prevent the Government from paying out any improper amount of interest. It provides the Government with a voucher for each payment, and prevents the postmaster, or any employee of the Government, by collusion with other employees, from paying out an improper amount of interest.

"(d) With the savings pass book as an evidence of indebtedness, the Government, in attempting at any time to ascertain the interest due depositors, would have to call in the pass books from all depositors and then calculate the interest accrued on the account of each depositor as of the date when the statement was desired. This would be practically impossible, and consequently the Government would never be able to determine accurately its liabilities under the savings pass-book system. With the postal savings certificate the amount of interest for which the Government is liable will be evidenced by the interest coupons, and the value of these coupons would be absolutely known, thereby enabling the Government to obtain at any time an accurate statement of its liability without extra labor."

THE POSTAL SAVINGS CERTIFICATE AS AN EMERGENCY CURRENCY.

It has been demonstrated in recent months that in times of stress the general public are disposed to withdraw their deposits from the national and state banks and hide the money away in various places, thereby withdrawing it from circulation. On the other hand, it has been demonstrated that the general public, in the effort to find a safe depository for their funds, naturally look to the Government. This has been evidenced particularly by the fact that during the period of greatest financial stress a great many people took out post-office money orders, payable to themselves, simply using post-offices as depositories, so as to feel assured that they could get their money upon demand. The Post-Office Department in this case paid no interest, and the object of the public was simply to secure a safe depository for their funds.

In consequence it is reasonable to assume that in times of financial stress the public will always be tempted to withhold its funds from national and state banks and to look for some depository of unquestioned financial strength and safety. Naturally these deposits will be made with the Government, through its Post-Office Department, if the Government is receiving such deposits.

In the several bills recently presented to Congress the postal savings idea is evidently intended to be a means of preventing a recurrence of financial conditions such as existed during the latter part of the year 1907. In these bills it is provided that where money is deposited with a post-office, that post-office shall redeposit these funds with the national banks in the community or section where the post-office is located, thereby restoring this currency to circulation. In this way the party withdrawing \$37 from the bank in times of stress and depositing this money with the post-office and receiving therefor a savings pass book would really not have withdrawn his money from circulation, because the post-office would redeposit the money with the banks from which it was withdrawn, thus restoring the money to circulation. The banks would secure these deposits to the Government as they secure other Government deposits, and would pay for the use of the same a stipulated rate of interest.

It appears from this that with the use of the savings pass book in the conduct of a postal-savings system the money withdrawn from circulation by the people and deposited with the post-office would be returned to circulation.

With the postal-savings certificate this same result is accomplished, and in addition an extraordinary currency is created somewhat similar to clearing-house certificates which have been successfully used in every time of financial stress in recent years; but having this important difference, that whereas the clearing-house certificates are an emergency currency based on the credit of an association of banks, the postal-savings certificate would constitute an emergency currency based on the credit of the Government itself.

ILLUSTRATIONS.

We will assume that in a time of financial stress similar to that which existed in the latter months of 1907, John Doe withdraws \$37 from the Good Will National Bank, of Good Will, Va. He takes this \$37 to the post-office at Good Will, and the postmaster issues to him postal-savings certificate No. 72, with two interest coupons for \$0.37 each, maturing, respectively, at six and twelve months after date of issue of the certificate, as shown in the illustration above.

John Doe has withdrawn from the bank \$37, and has deposited it with the post-office. The post-office at Good Will immediately redeposits this \$37 with the Good Will National Bank from which it was withdrawn by John Doe, thereby restoring the \$37 to circulation. In addition, John Doe has in his possession as an evidence of his deposit of this \$37 with the Government, a postal savings certificate, No. 72, for \$37, payable one year after date of issue, if in accordance with the preceding forms; or payable on demand, if the suggestion following the description of the forms providing for the payment of the certificate upon its delivery with all unmaturing coupons, were followed. In addition to this certificate for \$37, he has two coupons each for \$0.37, maturing, respectively, at six and twelve months. He goes to the merchant with whom he trades in Good Will, and to whom he owes \$25. He states that he can not pay the \$25 in money, but that he has a postal savings certificate for \$37, and will pay his bill of \$25 with this certificate, provided the merchant will return him the difference, namely, \$12. There being absolutely no question about the ultimate redemption of the certificate, and the times being times of great financial stress, when clearing-house certificates are ordinarily in current use, and when the stores and great business houses are advertising that they are willing to accept clearing-house certificates in payment of purchases, there could scarcely be a question but that the merchant in Good Will would accept this postal savings certificate in settlement of his \$25 debt, handing over to John Doe the difference between the debt and the face of the certificate.

John Doe would previously have detached the two coupons for \$0.37 each, maturing, respectively, at six and twelve months, and with these he would likewise pay small debts, or would use them as fractional currency.

The ultimate result of this would be that, while John Doe had withdrawn \$37 from the bank, placing it in the post-office, the post-office would have restored this \$37 to circulation by redepositing it with the bank. John Doe would also have put into circulation \$37 plus twice \$0.37 of emergency currency. He would have done this by using this postal savings certificate and coupons separately. In consequence, his withdrawal of \$37 from the bank would have resulted in the restoration of this \$37 to circulation, and in the creation of 102 per cent of \$37 in emergency currency, which would pass current, and be used in business, while the strained financial conditions continued. John Doe would therefore have increased the currency by 102 per cent of emergency currency, instead of decreasing it, as is now the case. Having increased the currency, he would necessarily have helped to overcome the financial stress.

To follow this to its conclusions, assume that in a time of financial stress \$100,000,000 was withdrawn from the banks and placed with the Post-Office Department in exchange for postal savings certificates. This \$100,000,000 would be immediately returned to circulation by reason of the fact that the Post-Office Department would redeposit the money with the banks. In addition the Post-Office Department would have issued \$102,000,000 of emergency currency. Of this \$102,000,000 of government obligations, \$100,000,000 would be represented by postal savings certificates, none of which would exceed \$100 in value, and \$2,000,000 would be represented by interest coupons, none of which would exceed \$1 in value, thereby increasing the fractional currency. The very fact that the circulation was increased by this emergency currency would serve to render impossible a continuation of strained financial conditions.

In the absence of any postal savings system, as is at present the condition, this money withdrawn from the banks in times of financial stress and because of the timidity of depositors, would be hidden away. It would thus be withdrawn from circulation, which fact would tend to greatly aggravate the already strained conditions.

With a postal savings system, employing the savings pass book as an evidence of deposit, this condition would be in a measure overcome by the fact that the money thus withdrawn from the banks would to a great extent be deposited with the post-offices, and by them redeposited with the banks, and thus returned to circulation.

With a postal savings system, employing the postal savings certificate as an evidence of deposit, this advantage would be greatly enhanced by the fact that this money withdrawn from the banks under panic conditions would be placed with the post-office, and by the post-office redeposited with the bank, and thus returned to circulation; and, at the same time, an emergency currency to the amount of 102 per cent of the sums thus deposited with the post-office would be issued by the post-office in the form of certificates and interest coupons, thereby practically doubling the circulation, instead of reducing it as at present. When the financial stress was over, these certificates and coupons would no longer be received as currency, the necessity therefore having passed, and they would, from time to time, be redeemed as they matured. The banks would probably accept both certificates and coupons as cash and would redeem them at the post-office. The post-office would pay these postal savings certificates and coupons by checks drawn on the banks presenting them, thereby retiring the emergency currency and preventing money from becoming too plentiful.

In all cases the Government would be absolutely protected, because it would pay principal and interest only upon the presentation of certificates and coupons. It would be immaterial to the Government as to who held the certificates and coupons, because they would be payable in any case at certain specified times.

Further, in order to relieve or prevent panic conditions, whether they be the cause or effect of a scarcity of currency, it might be provided that the national-bank depositors of the postal funds under this act be permitted themselves to buy the postal-savings certificates, or, in other words, the Government's bonds issued by the post-office, and to employ these bonds as a basis for their own circulation. For this purpose a special issue of certificates of larger denominations might be provided. This would be perfectly feasible and might be accomplished without any additional machinery and with little expense or delay.

The plan would be in perfect harmony with the methods at present in use of employing Government bonds as a basis for national-bank circulation. For example, in a time of financial stress or a great scarcity of circulating medium, suppose the national bank of Goodwill, W. Va., should deposit \$100,000 with the post-office at Goodwill, and receive therefor postal-savings certificates, or, in other words, Government bonds for like amount. This money deposited with the post-office, under the plan proposed, would be redeposited with the National Bank of Goodwill. At the same time the bank might deposit this \$100,000 of postal certificates with the Government and have issued therefor \$100,000 of its own circulation.

By this means it can readily be seen that the circulating medium could be practically doubled in a very brief time. This without any additional machinery or without doing violence to any of the plans or methods ordinarily employed by the Government. The large addition to the circulating medium accomplished thereby would certainly and speedily put a stop to, or prevent, any financial panic. After the panic conditions had passed this extraordinary currency would speedily be retired. Should the banks be dilatory in retiring this extraordinary circulation, the process could easily be hastened by raising the rate of interest to be paid by the banks on government deposits. Should they hesitate or delay to take out circulation under this plan, the process might be hastened by reducing, or, if necessary, removing entirely the interest charges on account of government deposits in national banks. Thus, by the simple process of raising or lowering the rate of interest to be paid by the national banks on government deposits, the volume of circulation could be increased or diminished at will. In other words, it would create an automatically elastic currency, expanding and contracting with the country's needs and requirements. This simple plan would furnish the solution of our most troublesome financial problems.

THE SAVING TO THE GOVERNMENT BY USING THE POSTAL SAVINGS CERTIFICATE.

The Government, receiving the money on deposit with the post-office and paying 2 per cent therefor, would redeposit this money with the banks, receiving therefor a minimum of 2½ per cent on such deposits. In times of stress the banks would be only too glad to pay this or even a higher rate for money. The Government would in consequence be receiving a least 2½ per cent on the entire amount deposited with it.

A great number of the postal savings certificates and of the coupons would be lost or destroyed and would never come in for redemption. In addition, neither the coupons nor the certificates would bear interest after their due dates. Many of them, after their due dates, would not be presented for redemption for a long period of time, because these certificates and coupons, having become demand obligations of the Government, would be like ordinary paper currency; and, because of the fact that the money could be obtained by them on demand, they would not be presented, but would stay out until they came into the hands of the Government through regular channels. In consequence, while the Government would be receiving 2½ per cent on the entire amount of deposits for the entire time, it would be paying to the public only 2 per cent on a part of the deposits for a part of the time. Of course, if the Government received more than 2½ per cent, or if it invested any of this money in securities bearing a higher rate, there would be so much additional revenue to the Government from this source.

In addition, the saving in the expense of operation in the use of the postal savings certificate over any other plan would be very great; the supplies required would be few and inexpensive; no individual book-keeping would be necessary; no calculations of interest; no training or experience on the part of the postmasters; and no army of clerks required by the Government for the keeping of records and the calculation of interest; error and fraud would be practically eliminated. The Government would be absolutely protected at every point, and all the benefits of a postal savings system secured without its objectionable features.

Mr. GAINES of Tennessee. Right there I would like to ask the gentleman if in his bill he exempts the deposits from attachment execution or process of the court?

Mr. BURTON of Delaware. The provision in all the bills makes the money loaned to the bank by the Government a first lien on all the assets of the bank. That applies only to national banks. I see no reason why state banks or savings banks that would be willing to submit to an examination by the Government experts, so that their condition might be ascertained, might not be allowed the benefit of the same privilege.

Mr. GAINES of Tennessee. I think the gentleman misapprehends my question. I want to know if his bill provides that when the depositor puts his money in these postal banks that it shall be exempt from execution or attachment by creditors?

Mr. BURTON of Delaware. No; there is no such provision as that; but, as I understand, all such funds are exempt by law. I do not know, but perhaps the gentleman does. He is a lawyer.

Mr. GAINES of Tennessee. That is one of the complaints against some of the bills, and I believe possibly on Mr. Meyer's recommendation, that a man may take his money and put it in one of these banks, and then his creditors can not get it out by any kind of court process.

Mr. BURTON of Delaware. It has been some time since I read those bills.

As we study the characteristics of this simple device, a broad field of possibilities opens before us. So varied and interesting are its applications that we deem it a matter of the greatest concern; that, in advocating its adoption for this specific purpose, we avail ourselves of all the light possible upon the subject. The purpose for which its use is recommended has in it the possibilities of the most important and far-reaching results—results that may affect for well our whole financial structure and the welfare of the generations to come. For a better understanding, therefore, of this subject, we may look more care-

fully into the history of this device and the results of its present use.

I have before called your attention to the fact that the principle employed in this device is the discovery of a practical banker. In the ordinary conduct of his business, and after much study and experiment, he brought out and put into practical use the essential principle of the device now proposed for use in this connection. This was accomplished in the effort to provide a means whereby the banks could accomplish, in a measure, what the Government has in view in advocating the establishment of postal savings depositories, namely, to draw out of hiding and put into the channels of trade the savings of the people, and also to encourage the people in habits of saving and thrift. It will therefore be seen that its use involves no conflict between the Government and the banking interests, both working for the same end by the same means.

As applied to banking, this device takes a slightly different form, but does not differ in principle. In mechanical features, it consists of a stub or signature card, the certificate proper, and a number of interest coupons, which number is determined by the rate of interest paid and the number of years for which the certificate is issued. There are as many coupons for each year as there are units or fractions thereof in the rate of interest. For example, a 3 per cent certificate has three coupons per year, each being for 1 per cent of the principal, and the total number of coupons will be the product of the numbers denoting the rate and the time.

Lastly, there is attached what is called the "pink sheet," which describes the terms and conditions on which the use of this device may be had.

The various sheets in this banking form are similar to the sheets in the postal savings certificate and are collated in the same manner. They are bound together at the left-hand end and have similar schedules of figures at the left-hand end, so superposed that they register, by means of which the amount or value of the certificate may be indicated on the signature card, pink sheet, and certificate proper, and the value of each interest check may be indicated on the interest check itself by a single stroke of the punch cutting through the same figures on each sheet.

The date of deposit may also be indicated on the signature card, pink sheet, and certificate proper, and the due date of each interest check may at the same time be indicated on each interest check itself by one and the same stroke of the punch cutting through all the sheets of the form in the dating schedule near the bottom of the sheets.

Thus is the calculation of the interest made perfectly automatic for the life of the certificate. The issuing of these certificates is made so simple that even a child can do it after being once shown. It consists only of the following steps:

Have the depositor write his name and address on the signature card; punch through the schedules at the left-hand end of the sheets the figures denoting the amount for which the certificate is to be issued, as indicated by the schedule on the face of the signature card. Because of the arrangement of the schedules on the several sheets, and the fact that they are so superposed as to register, this will indicate on the signature card, pink sheet, and certificate proper the amount deposited, or, in other words, the value of the certificate, and it will at the same time and by the same stroke of the punch indicate on each interest check its own value. This value of each interest check will be 1 per cent of the amount deposited, and will represent the correct interest on that amount for a specified time. This makes the calculation of interest absolutely automatic, and error in that respect impossible.

Punch through the schedules at the bottom of the sheets the date of deposit, according to the form on the face of the signature card. This will show on the signature card, pink sheet, and certificate proper the date of deposit, and on each interest check its own proper due date or date of maturity.

Fill out the certificate proper by writing in ink the depositor's name and the amount deposited, both in figures and in words.

Tear off the signature card and the "pink sheet" to be retained by the bank, and deliver the certificate thus completed, with the interest calculated for the life of the certificate, to the depositor.

What is the result? The bank has put into the hands of the depositor a coupon bond, registered as to principal, but which may pass freely by indorsement, thus giving it the largest possible field of usefulness, and as to interest coupons, perfectly negotiable.

This has proved in practice a great attraction, greatly facilitating matters and relieving the depositor of many troublesome and annoying details. Incidentally, it increases the income from his money, shows him exactly what his interest will

be and when due, and enables him to collect the same without even the trouble of going to the bank, if he so desires.

Because of these advantages, many are induced to deposit their money who would not otherwise do so, thus fulfilling the purpose for which the plan was designed, and others are constrained to continue their deposit who might otherwise withdraw it.

As to the bank, where it is in use, it has given the greatest satisfaction. It enables them to build up their time deposits, by furnishing inducements to depositors. It solves banking by mail. It makes the work of issue simple and easy. It eliminates the heretofore almost insuperable difficulties of the matter of interest calculations and payments on time deposits—as to calculations, by making them automatic; as to payments, by furnishing a coupon to represent the interest, which is paid like an ordinary check, and which furnishes both a record and a voucher for the interest payments, thus preventing both errors and dishonesty among employees. It furnishes the most simple and concise method of keeping the records ever devised, by which the labor involved in taking care of a large volume of business is reduced to the minimum and made absolutely simple, thus saving the bank in labor and expense. It is perfectly elastic, both as to form and as to use, and so can be made to meet any needs or conditions that may arise in the conduct of the time-deposit business, and promises to prove a boon to the depositor and to the bank.

I have thus gone somewhat into detail in giving a general account of this device in its development and its more general application so that you may understand more fully its nature and be able to judge more intelligently as to the probable effects of its use in carrying out the provisions of the bill now under consideration.

The matter is of such vital importance that it should command our most careful investigation in the light of all the information available.

In my opinion it furnishes an adequate means for prompt and substantial relief along financial lines. That there is both a need and a demand for such relief no one will deny. The country has just passed through the most startling financial crisis in its history, resulting in panic and ruin and in widespread business depression, from which we are recovering very slowly, and with the possibility of a repetition of similar conditions constantly hanging over us.

If the Government will adopt this plan, so simple in all its details, so inexpensive in its establishment and maintenance, and so full of possibility for good, it will furnish the people with a convenient and attractive means of saving, will add millions to the wealth of the Nation, will make provision for the possible solution of many of our financial problems, and the correction of our monetary ills, and will prevent the frequent recurrence of panics and costly financial upheavals similar to the one through which we have so recently passed, with all their attendant and consequent evils.

The country is looking to this Congress for some form of relief. They have waited long and patiently for some favorable action. Every consideration of self-interest as well as of patriotism demands it. If not moved by any loftier motive, we dare not go before the people again without having heeded their call.

Let not the party leaders deceive themselves into inactivity with the comfortable thought that when the time comes the people can be whipped or cajoled into submission. The people have called long and loudly for relief.

The country is ripe to-day for the establishment of postal savings banks, and this is being urged both by the President and by the Postmaster-General. If we ignore this opportunity and allow it to pass without action, the people will have their day of reckoning.

I offer you here, ready to hand, the means of meeting the demands of the people in a most simple and effective manner. The establishment of postal savings banks, employing the postal savings certificate, would furnish a large measure of immediate relief and would, I believe, in its working out, in a large measure, obviate the necessity for further or other financial legislation.

The bringing out of hiding hoarded millions of the people's savings and putting them into the channels of legitimate trade, with the possibility in times of financial stress of practically doubling this amount in circulation by the use of the postal savings certificate as currency, is certainly big with the possibilities of financial good. And all this is possible and the means at hand for its accomplishment without disturbing any vested interests, without antagonizing anyone's pet schemes, and without arousing the resentment or antagonism which almost any other financial plan would encounter.

Herein lies a very hopeful feature of this bill. All the other financial plans proposed run counter to so many interests, and so provoke such violent opposition, that, whether good or bad, there appears no hope of their passage. The financial interests, meanwhile, are left in jeopardy, and the storm of public wrath gathers black and ominous, ready to break upon our heads.

Now to sum up: The postal savings depositories employing the postal savings certificate could be put into actual operation in the course of a few weeks with the greatest ease and facility. It requires no red tape, would necessitate very little expense more than the engraving of the certificates, and is so simple in its operations that it would not require any previous preparation or training on the part of the postmaster, even a child being able to do the work.

It furnishes the people a most convenient and attractive means of accumulating their savings, and, moreover, one in which they have absolute confidence, and of realizing an income therefrom in the meantime.

It furnishes every safeguard to the Government. As between the Government and the post-office of issue there is an absolute check.

The certificates themselves have every known safeguard, and as interest is paid only upon the presentation of matured interest coupons, which can easily and quickly be checked up, and which furnish both a record and a voucher for the payment, there is no opportunity for error or fraud.

The necessary bookkeeping is so simple, and the amount required so small, that it would result in a very large saving to the Government, over any other plan proposed, besides giving more complete and satisfactory results. By a very simple entry the Government would be able to determine exactly the amount of interest for which it is, or is to become, liable, on certificates outstanding, which result would not be possible by any other system proposed.

It would also, as a most important collateral result, furnish an elastic emergency circulation, which feature might be further emphasized, and rendered automatic, should it be deemed wise to authorize the Postmaster-General, by and with the advice and consent of the President, and the Secretary of the Treasury, or otherwise, as might be prescribed by law, in times of financial stress, to remove the limit to the amount that may be deposited. And, further, to allow the banks themselves to deposit with the post-offices, on demand, with or without interest, receiving the money back on deposit, properly secured, and a like amount of emergency circulation, in the form of postal savings certificates of small denomination, to be called in at the pleasure of the Government.

This emergency circulation might easily be increased to any desired extent by providing that the banks taking out these certificates might employ them as a basis for circulation. That is, they might deposit these bonds with the Government and issue their own circulation against them, as is now regularly done. For this purpose, it would be more convenient to issue these certificates or bonds in larger denominations prepared for the purpose.

Thus, in emergency, the volume of circulation might be practically doubled in the briefest time. And this without any additional machinery, and without doing violence to existing conditions. Moreover, the volume of this emergency circulation might be readily controlled by the simple process of raising or lowering the rate of interest to be paid by the banks on Government deposits. This would furnish an emergency circulation, automatically elastic, and based upon the best of all foundations, the people's savings, backed by the Government. This, however, is not provided for in the present bill, and is merely dropped as a suggestion that may be worth considering.

I advocate a postal savings bank system, on principle, believing it to have in it the possibilities of the greatest good to the greatest number of our people.

I advocate the use of the certificate of deposit in the conduct of such a system because I believe it is more simple and inexpensive, and that it will more perfectly meet the conditions and accomplish the ends in view.

I advocate particularly this form of postal savings certificate because of its flexibility and its possibilities of adaptation to every condition and to every need, its availability for the accomplishment of the most desirable results along financial lines.

I have investigated the subject with care, and as far as my information goes I find nothing which in my judgment even approaches this instrument in its possibilities for usefulness. It will bear investigation, and I ask that you inform yourselves in regard to it; that you study it with open minds, and I am willing to abide by your honest conclusions.

Mr. GRONNA. Will the gentleman permit an interruption?

Mr. BURTON of Delaware. Yes.

Mr. GRONNA. Would the gentleman have any objection to including state banks? I see from his bill that it would be impossible for any state bank to receive any of these deposits.

Mr. BURTON of Delaware. In answer to the gentleman I will say that only a few moments ago that question was asked me by the gentleman from Tennessee [Mr. GAINES]. I see no objection to it, but if a state bank should want to take advantage of this measure it would be necessary that it submit to an examination by a government expert, so that its assets might be clearly shown and the Government know it would be safe to loan a certain amount of money to it.

Mr. GRONNA. The reason I asked the question is this: In nearly all new countries the banker prefers to operate under the state laws, because, as a matter of fact, no loans can be made on real estate by national banks. That is one of the reasons why bankers prefer to operate under the state laws. Another question I would like to ask the gentleman is this: If we enact a law of this kind, do not you believe we should say where and how this money should be deposited, and not leave it to the discretion of the Postmaster-General? For instance, we will say in a State like mine, North Dakota, that the Postmaster-General shall designate the places where this money shall be deposited, and let us say that he designates a certain bank in the city of Fargo or in the city of Grand Forks. Only a limited amount of that deposit can be placed in an institution where, as a matter of fact, hundreds and thousands of dollars are being deposited by the citizens of that State, but they are being deprived of getting these deposits because the Postmaster-General has the power to designate the banks that shall be national depositories.

I do not care to make a speech in the gentleman's time, but I want to say this, that there is one of the essential points—that the money should be deposited and remain in the locality where it is being deposited. Money is the lifeblood of this Nation, of any commercial nation, and it should absolutely remain in the community where it is being deposited. I believe that if we pass a law of this kind we should limit the amount that could be placed with any bank in any particular community.

Mr. BURTON of Delaware. I was just going to suggest to the gentleman that he should ask for some time, as I would like to see that brought out. I believe there is no provision for loaning money to state banks in any of the bills, but I suggest that might be a good amendment. I also say that the provision in the bills that the money shall be loaned to the banks near at hand does not prevent the Postmaster-General from loaning it to other banks if those banks near at hand could not use it.

Mr. GRONNA. No; but it is in his discretion whether he wants to do it or not.

Mr. BURTON of Delaware. Well, the responsibility and the administrative features must be left to somebody.

Mr. GRONNA. Is it not true under our present system of banking that where certain banks have asked for government deposits they have been refused, and one of the reasons that has been advanced is that they did not care to open any more accounts?

Mr. BURTON of Delaware. This would open accounts with all national banks under the provision. That is understood.

Mr. HAUGEN. All banks that have been designated as depositories.

Mr. BURTON of Delaware. They might all be, under these circumstances.

Mr. HAUGEN. They are not at the present time.

Mr. BURTON of Delaware. No.

Mr. GILLESPIE. Mr. Chairman, will the gentleman yield for a question?

Mr. BURTON of Delaware. Yes.

Mr. GILLESPIE. Is not the difficulty suggested by the gentleman from North Dakota [Mr. GRONNA], who just took his seat, one that we can not well get over in this country? In foreign countries, as I understand it, where they have this system, they are not using the postal bank to borrow money for national banks or any other banks from the people. They take the postal-bank receipts and invest them in government securities. It is a device used by those governments for borrowing money from the people. The difficulty here is that we do not want to use this system for that purpose. This plan undertakes to spread the wings of the Government over certain classes of people and to say that we want to provide a safe place for them to put their money and that we will pay them interest upon it. One of the difficulties is, what are we going to do with the money when we get it? Are you going to pick out favorites and say, "You shall have this money?" Is not that an insuperable difficulty in the way of that system in this country as compared with foreign countries, because the purpose for which they use it is not applicable, for we do not want

to use it for that purpose here. The question is, Shall the power of the Government be extended to taking care of the people's money and paying them interest on it and then lend this money to favorites?

Mr. BURTON of Delaware. That is a matter of detail which, of course, has to be worked out. I do not think anything could be made perfect along that line, but there is no question that a postal savings system is urgently demanded in this country, and if the Government could do nothing better with the money, it had better use it for current expenses than to leave it hidden away under carpets, outside of all the channels of trade. However, that is a matter of detail that I do not feel able to provide for or to give a solution of, as the gentleman's question indicates.

I am not wedded to this device, and advocate its use only on the grounds of its merits, which have become apparent to me through careful investigation. If anyone has a better plan to propose, I am with him heartily. What we want is a postal savings system, conducted in the manner best adapted to secure the ends in view, and to bring the largest measure of good to all the people. I challenge your support of this plan or the production of a better. In the absence of any better plan, let us sink out of sight our personal pride or preference or interests or prejudices and get together upon this simple, inexpensive, and perfectly feasible plan, which furnishes apparently the only solution of our financial difficulties possible at this time, and which will bring peace and calm to the troubled sea of finance, confidence to the business interests of the country, larger prosperity to the great saving class, which forms, indeed, the bone and sinew of our prosperity, to us the gratitude of a great people and the satisfaction of approving consciences, and to posterity, the inestimable blessing of a stable and well-ordered financial system which shall keep pace with our onward progress in social, intellectual, and moral development, toward a glorious destiny, in which we shall bless humanity, and honor God in the advancement of His purpose.

Mr. Chairman, in addition to what I have said I want to call the attention of the House and of the country to the fact that during the past summer the two great political parties of this Nation, in conventions assembled, made certain promises in their platform declarations to the people of this country. Among others was the establishment of a postal savings bank system. They went before the people upon the promises made in their platforms. Because of the greater confidence of the people of this land in the Republican party and greater confidence in its nominee, its lease of power was renewed for four years, beginning on the 4th of March next. Can that great party expect to live longer than that four years if it fails to fulfill its pledge that it has made to the people, as far as it is possible to do so? I do not believe it can, and on the shoulders of the Republican party of this Nation rests this great proposition. I hope and trust that it may be equal to the occasion and will fulfill every pledge; and then that party to which this Nation owes so much of its prosperity, its general good, and its general uplift may be allowed to control its destinies for a longer period of time. [Loud applause.]

But unless it keeps faith with the people who have trusted it so completely, they will ask that it surrender its stewardship to some other. Realizing what it has done in the past; knowing that it has had the intelligence, the patriotism, and the courage to meet every past emergency, I confidently trust it to deal with this problem now.

Mr. KEIFER. Mr. Chairman, I move that the committee do now rise and report progress.

The motion was agreed to.

Accordingly the committee rose; and the Speaker having resumed the chair, Mr. BUTLER, Chairman of the Committee of the Whole House on the state of the Union, reported that that committee had had under consideration the bill H. R. 26203, the pension appropriation bill, and had directed him to report that it had come to no resolution thereon.

WITHDRAWAL OF PAPERS.

By unanimous consent, Mr. ANTHONY was granted leave to withdraw from the files of the House, without leaving copies, the papers in the case of Luke Morrissey (H. R. 8298, Fifty-seventh Congress), no adverse report having been made thereon.

EULOGIES.

Mr. GUERNSEY. Mr. Speaker, I ask unanimous consent to introduce the following order, and ask that it be read and considered at this time.

The SPEAKER. The gentleman from Maine asks unanimous consent for the consideration of the following order, which the Clerk will report.

The Clerk read as follows:

Order No. 15.

Ordered, That there be a session of the House at 12 o'clock m., Sunday, January 31, for the delivery of eulogies on the life, character, and public services of the Hon. LLEWELLYN POWERS, late a Member of this House from Maine.

The SPEAKER. Without objection, the order is agreed to. There was no objection.

URGENT DEFICIENCY BILL.

Mr. TAWNEY, from the Committee on Appropriations, reported the bill (H. R. 26399) making appropriations to supply urgent deficiencies in the appropriations for the fiscal year ending June 30, 1909, which was read the first and second time, referred to the Committee of the Whole House on the state of the Union, and ordered to be printed.

Mr. SHERLEY. Mr. Speaker, I desire to reserve all points of order on the bill.

The SPEAKER. The gentleman from Kentucky reserves all points of order on the bill.

Mr. TAWNEY. Mr. Speaker, I desire to give notice that I will call this bill up on Monday.

Mr. CLARK of Missouri. Mr. Speaker, I would like to understand if it is to be called up just after the morning hour.

Mr. TAWNEY. At the conclusion of the consideration of the pension appropriation bill.

Mr. CLARK of Missouri. Then, we will go on with the pension bill Monday?

Mr. TAWNEY. Yes.

LEAVE OF ABSENCE.

By unanimous consent, Mr. NICHOLLS was granted leave of absence for two weeks on account of important business.

SENATE BILLS REFERRED.

Under clause 2, Rule XXIV, Senate bills of the following titles were taken from the Speaker's table and referred to their appropriate committees, as indicated below:

S. 7639. An act authorizing the Secretary of the Interior to appraise certain lands in the State of Minnesota, for the purpose of granting the same to the Minnesota and Manitoba Railroad Company for a ballast pit—to the Committee on Indian Affairs.

S. 7764. An act for the relief of J. Randolph Peyton—to the Committee on Military Affairs.

UNITED STATES COURTS, TENNESSEE.

Mr. GAINES of Tennessee. Mr. Speaker, I ask unanimous consent for the present consideration of the bill which I send to the Clerk's desk.

The SPEAKER. The Clerk will report the bill.

The Clerk read as follows:

A bill (H. R. 25405) to change and fix the time for holding the circuit and district courts of the United States for the eastern and middle districts of Tennessee.

Be it enacted, etc., That the terms of the circuit and district courts of the United States for the northeastern division of the eastern district of Tennessee, held at Greeneville, shall commence on the last Mondays in March and September of each year instead of the first Mondays in June and November, as now provided by law; that the terms of said courts for the middle district of Tennessee, held at Nashville, shall commence on the second Mondays in April and October of each year instead of the first Mondays in April and October, as now provided by law; that the terms of said courts for the southern division of the eastern district of Tennessee, held at Chattanooga, shall commence on the fourth Mondays in May and November of each year instead of the first Mondays in May and December, as now provided by law; and that the terms of said courts for the northern division of the eastern district of Tennessee, held at Knoxville, shall commence on the first Mondays in July and January of each year instead of the first Monday in March and second Monday in September, as now provided by law.

SEC. 2. That no action, suit, proceeding, information, indictment, recognizance, bail bond, or other process in any of said courts shall abate or be rendered invalid by reason of the change of time in the holding of the terms of said courts, but the same shall be deemed to be returnable to, pending, and triable at the terms herein provided for.

SEC. 3. That all laws and parts of laws in conflict with this act be, and are hereby, repealed.

SEC. 4. That this act shall take effect from and after February 1, 1909, the public welfare requiring it.

The SPEAKER. Is there objection?

Mr. KEIFER. Mr. Speaker, reserving the right to object, I would like to know how far this changes existing law.

Mr. GAINES of Tennessee. It just changes the time of holding court in the middle and eastern districts of Tennessee. Court is held at Nashville, Chattanooga, and Knoxville.

Mr. KEIFER. Does it fix any new places for holding court?

Mr. GAINES of Tennessee. No. It does not name any new places, but changes the time of holding the court for the convenience of the judges—Judge Lurton and Judge Sanford.

Mr. KEIFER. Did the committee report it?

Mr. GAINES of Tennessee. Yes; a unanimous report. Judge Sanford wrote to the delegation, and here is a letter in the report, Mr. Speaker, dated "Judges' Chambers, United States District Court, Chattanooga, Tenn., January 4, 1909," to Mr. Brownlow, and I received one of the same kind. In that letter he not only sends the bill and asks that it be made law, but he states:

I have written Judge Lurton in reference to the proposed bill, and he writes that it meets his "most hearty indorsement," and that he hopes it will soon be enacted into law.

Mr. KEIFER. I have no objection.

The bill was ordered to be engrossed and read a third time, was read a third time, and passed.

Mr. GAINES of Tennessee. Mr. Speaker, I ask unanimous consent to place in the RECORD the letter of Judge Sanford to the gentleman from Tennessee [Mr. BROWNLOW].

There was no objection.

Following is the letter referred to:

JUDGES' CHAMBERS,
UNITED STATES DISTRICT COURT,
Chattanooga, Tenn., January 4, 1909.

MY DEAR SIR: I inclose you draft of a bill which I have prepared for the purpose of changing the terms of the federal courts in the eastern and middle districts of Tennessee, the enactment of which would, I believe, greatly facilitate the due and orderly dispatch of the work of these courts.

Under the present arrangement the first spring term commences in Knoxville on the first Monday in March and the last at Greenville on the first Monday in June, with both the Chattanooga and Nashville terms between; while the first fall term commences at Knoxville on the second Monday in September and the last at Chattanooga on the first Monday in December, with both the Nashville and Greenville terms between. This puts all of the spring terms practically in the three months of March, April, and May and the early part of June, and all of the fall terms practically in the four months of September, October, November, and December, leaving no term whatever in the midwinter months of January and February, or in July, August, and the greater part of June in the summer.

There are several serious disadvantages under the present arrangement.

First. The different terms are so crowded together in the fall and spring that it is very difficult to complete, after each regular term is held and before taking up the next term elsewhere, the large amount of chamber work which accumulates at each term and to decide the equity cases that are heard and the motions for new trials that are made, it being, however, very desirable that there should be sufficient time between the courts to permit all of the matters relating to each term at any given place to be disposed of before the next term is taken up at another place, so that they can be promptly decided while clear in the memory and not postponed, as they must otherwise frequently be, until after the end of the terms held elsewhere.

Second. The fall term at Knoxville is especially inconvenient, being held in September, which is the hottest and, I think, the most trying month of the year in this section, and also commencing on the same date that the supreme court begins its sessions there, thus making it very inconvenient for the attorneys, who are just returning from their vacations and have considerable office work on hand, as well as the preparation of cases for hearing in the supreme court.

Third. The intervals between the different terms of court at the same places are not always equally divided into two periods of six months, there being both at Chattanooga and at Greenville periods of five and seven months between the two terms. This is undesirable in all cases, and in the longer interval may work great hardship to a defendant bound over to a court on a criminal charge and unable to give bond.

Under the proposed bill the fall terms would commence at Greenville on the last Monday in September, after the excessive summer heat has passed and the summer vacation ended, and the actual court work would continue at the different places until the end of the January term at Chattanooga, while the spring terms would commence on the last Monday in March at Greenville and continue until the end of the July term at Knoxville, ending usually before the heat of August and September. The terms at Knoxville would be practically restored, as you will note, to the times at which they were formerly held before being changed by the act of February 27, 1896, chapter 35, the only difference being that before that date they commenced on the second Mondays in January and July instead of the first, as now proposed (R. S., 572, 658).

There would be a period of two weeks for the Greenville term, six weeks for the middle district term at Nashville, and five weeks for the Chattanooga term, which would, I believe, give sufficient time at each place not merely for holding the court but also, ordinarily, for the disposition of all motions for new trials and the decision of equity causes and other matters taken under advisement before commencing the term at the next place. There would, furthermore, be equal intervals of six months between the successive terms at all places.

I am very sure that if the desired change is made I should be able in holding the courts to keep up with the work of the two districts much more promptly than I am able to do under the present arrangement.

I have written to Judge Lurton in reference to the proposed bill, and he writes that it meets his "most hearty indorsement," and that he hopes it will soon be enacted into law.

Believing that the passage of the proposed bill would be to the public interest, I should on that account, if it commends itself to your judgment, be glad if you could give it the benefit of your support and influence.

Very truly, yours,

EDWARD T. SANFORD,
District Judge.

Hon. W. P. BROWNLOW, M. C.,
House of Representatives, Washington, D. C.

WILLIAM JONDRON.

The SPEAKER. The Chair lays before the House a bill of the following title, which the Clerk will report.

The Clerk read as follows:

An act (S. 2712) to authorize the Secretary of the Interior to investigate and cancel the allotment of William Jondron, Yankton Sioux allottee, should it prove to be fictitious.

The SPEAKER. It seems that this bill passed yesterday. Examination shows that on May 28 last, I believe, the bill in substance was enacted into law with other bills. Without objection, the vote by which the bill was passed will be reconsidered and the bill laid on the table.

There was no objection.

ANNIE WARD.

The SPEAKER. The Chair lays before the House the bill of the following title, which the Clerk will report.

The Clerk read as follows:

An act (S. 558) to authorize a patent to be issued to Annie Ward, formerly Annie Brown, for certain lands therein described.

The SPEAKER. This bill is in the same condition as the one just referred to. As a motion to reconsider was made, and that motion laid upon the table, without objection the motion to reconsider will be taken from the table and the vote by which the bill was passed will be reconsidered and the bill lie on the table.

Mr. ADAIR. Mr. Speaker, is the author of the bill willing that this should be done?

The SPEAKER. The Chair is informed that the bill was introduced by the gentleman from North Dakota [Mr. GRONNA]. The Chair has not been informed by that gentleman. The provisions of the bill were enacted at the last session of Congress.

Mr. ADAIR. The only question I was making was whether the author of the bill was present and knew what was being done with relation to his bill.

The SPEAKER. The Chair is informed that the gentleman from North Dakota was notified yesterday of the condition referred to.

Mr. ADAIR. Well, I have no objection, then.

The SPEAKER. Is there objection? [After a pause.] The Chair hears none.

ADJOURNMENT.

Mr. KEIFER. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to.

Accordingly (at 2 o'clock and 44 minutes p. m.) the House adjourned.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of Rule XXIV, executive communications were taken from the Speaker's table and referred as follows:

A letter from the Secretary of the Treasury, transmitting a statement of rents received from the property purchased for a hall of records (H. Doc. No. 1332)—to the Committee on Expenditures in the Treasury Department and ordered to be printed.

A letter from the Secretary of War, transmitting a reply to the inquiry of the House as to detail of retired officers of the army for certain services (H. Doc. No. 1331)—to the Committee on Military Affairs and ordered to be printed.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS.

Under clause 2 of Rule XIII, bills and resolutions were severally reported from committees, delivered to the Clerk, and referred to the several calendars therein named, as follows:

Mr. MONDELL, from the Committee on the Public Lands, to which was referred the bill of the House (H. R. 26216) to extend the provisions of section 4 of an act entitled "An act making appropriations for sundry civil expenses of the Government for the fiscal year ending June 30, 1895, and for other purposes," approved August 18, 1894, to the Territories of New Mexico and Arizona, reported the same without amendment, accompanied by a report (No. 1863), which said bill and report were referred to the Committee of the Whole House on the state of the Union.

Mr. FOSTER of Illinois, from the Committee on Mines and Mining, to which was referred the bill of the Senate (S. 3764) to apply a portion of the proceeds of the sales of public lands to the endowment of schools or departments of mines and mining, and to regulate the expenditure thereof, reported the same with amendment, accompanied by a report (No. 1867), which

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